







Types of Gifts

To determine the best way to give, consider your most important personal and family goals, whether maximizing tax advantages or preserving assets for your heirs, or both.

Hamilton

						COSTS NO MONEY NOW		
	IRA Qualified Charitable Distribution (QCD)	Charitable Gift Annuity 	IRA Charitable Rollover Gift Annuity Plan 	Charitable Remainder Unitrust or Annuity Trust 	Hamilton Donor Advised Fund (HDAF)	Retirement Plan Provision 	Bequest by Will or Trust 	Real Estate 
YOUR GOAL	"I want to give to Hamilton right now while also reducing the taxable income from my IRA."	"I want to give to Hamilton now, while ensuring I have enough income for retirement."	"I want to give to Hamilton now while also reducing the immediate taxable income from my IRA distribution and securing a stream of payments for my lifetime."	"I want to give to Hamilton now, while ensuring I have enough income for retirement."	"I want to support Hamilton and have the flexibility to support other charitable organizations."	"I want to give to Hamilton's future but still retain access to my financial resources in my lifetime."	"I want to honor Hamilton's importance to me by making a legacy gift through my estate plan."	"I have property that I want to avoid passing through my estate and that would allow me to make a larger gift than I could give by other means."
DESCRIPTION	A tax free distribution directly from your IRA to Hamilton available if you are aged 70 1/2 or older	A gift to Hamilton that provides fixed annual payments to you and/or another annuitant	A one-time opportunity if you are aged 70 1/2 or older to make a gift directly from your IRA for the purpose of funding a charitable gift annuity that provides fixed annual payments to you and/or your spouse	A gift to Hamilton that provides annual payments to you and/or another beneficiary	A charitable giving account you establish to benefit Hamilton College and to recommend grants to other qualified charitable organizations	Hamilton is named the beneficiary of all or a portion of a retirement account	A commitment through your estate plan by designating a specific amount or percentage of your estate	A contribution of all or a portion of your residence, vacation home, commercial property, or undeveloped land; you can also contribute your primary residence while retaining the right to live in it
BENEFIT TO DONOR	Reduces taxable estate; easy to do; counts toward required minimum distribution (RMD) for those who are required to make one	Provides a fixed annual payment based on initial value; qualifies for partial charitable contribution tax deduction; saves capital gains tax if funded with appreciated securities	Reduces taxable estate; reduces and/or defers income tax impact of IRA distribution; counts toward required minimum distribution (RMD); provides a fixed annual payment based on initial value	Provides an annual payment — either a fixed percentage of assets as revalued annually, or a fixed amount — for life; qualifies for partial charitable contribution tax deduction; saves capital gains tax if funded with appreciated securities	Upfront charitable contribution tax deduction; benefit from Hamilton endowment performance; easy to support Hamilton and other qualified charities	Reduces taxable estate; eases estate administration; reduces tax liability for heirs; easy to do — just complete the beneficiary designation form	Reduces taxable estate; can be designated for a specific College purpose; affords security of knowing wishes will be fulfilled	Reduces tax burden for heirs; simplifies estate administration
GIFT AMOUNT	No minimum; maximum \$108,000 for 2025	\$10,000 minimum	\$10,000 minimum; \$54,000 maximum for 2025* <small>*option may only be exercised once in your lifetime; maximum amount is indexed annually for inflation</small>	\$100,000 minimum	\$100,000 minimum	No minimum	No minimum	No minimum