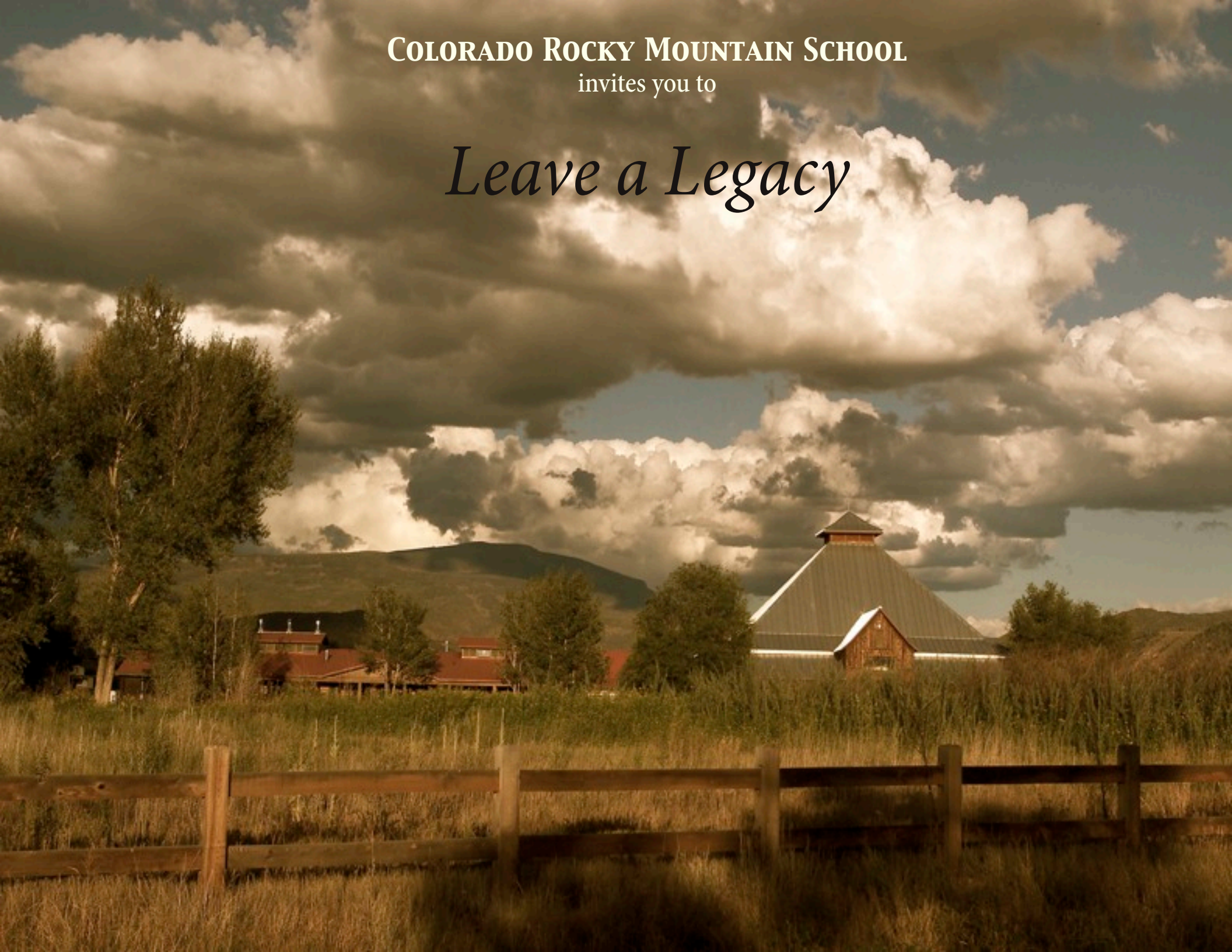


COLORADO ROCKY MOUNTAIN SCHOOL
invites you to

Leave a Legacy





Leaving a Legacy

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Planned gifts help to build CRMS endowments, thus providing the resources to assure continued excellence into the future.



The Holdens shared their dream of a special place where students could discover their potential, contribute to their community, and participate thoughtfully in the world.



Join Our Holden Circle of Donors

Mike Adler '58

Emily Allen '61*

Towne Allen '69

Katharine Bradley Bennett '67

Inez Black

Emily Bray '75

Barbara R. Buchanan '65

Antony Cherin '58

Sara Bunn Chesney '77

J. B. Clow '77

Sherri Draper & Will Ferry

Katherine Dumont*

William Dumont '57

Lee Ann Eustis

Leila Gass '82

Andrew G. Gould '60

Katherine Gould-Martin '61

(*indicates deceased)

Mary Whitford Graves '60

Anne L. McNiff Gwathmey '78

Lee Hall

Beth J. Harris '60

Erin N. Hayne '95

Theodore Hepp '61

Bruce F. Johnston

Steve and Karen Keith

James B. Koons '72

Starr Lanphere '60

Elizabeth M. Lauber '66

Lynn Bradley Leopold '60

Margaret Hall Lewis

Marian Lolly Lewis '69

Sam & Peter Louras, Jr.

Janet C. Melendez

Mary Wilmer Mills '72

Loulie Molloy

Edith I. Morris

Sandra Mowry

I.V. Pabst

Katherine Paddon '80

Anthony Perry '55

Cynthia Yates Price '72

Ramelle Cochrane Pulitzer '68

Cory Hardie Ritchie '92

Barbara O'Neil Ross

Robert Sayre '58

Colin Bunnell Schieck '78

Susie Schlesinger '68

John Schweppe*

Jonathan Siegel '71

Pat Stein Spitzmiller '60

John Stickney '57

John T. Watson*

Tad M. Whitaker '94

Ashley T. Whittaker '89

Anonymous (3)

►Please contact Renee Ramge if you have included CRMS in your estate plans, so we can recognize you as a Holden Circle member.

Colorado Rocky Mountain School has remained committed to providing a transformative educational experience for students for 57 years. Through college-preparatory academics and arts, a challenging active program of outdoor and work experiences, and a strong community culture, Colorado Rocky Mountain School prepares students for an extraordinary life as engaged global citizens.

As with all independent schools, Colorado Rocky Mountain School relies on alumni, parents and grandparents, and friends and neighbors for support, as the school does not receive government or tax funds. Tuition covers only 70% of the cost of providing a Colorado Rocky Mountain School education, so charitable contributions are essential. Colorado Rocky Mountain School is a 501(c)(3) non-profit organization.

Gifts can be made a variety of ways that will enable Colorado Rocky Mountain School to thrive both now and in the future.

Supporting CRMS through planned giving can optimize the donor's financial, tax, and estate plans, while contributing to the long-term financial security of the school. A planned gift refers to any charitable gift, current or deferred.

BENEFITS OF PLANNED GIVING

- ▶ Membership in Holden Circle
- ▶ A charitable-income tax deduction
- ▶ A legacy endowment in the name of the donor or a loved one
- ▶ A reduction in state and federal estate tax
- ▶ Avoidance of capital-gains tax on gifts of appreciated property
- ▶ A lifetime income stream for the donor and/or donor's spouse
- ▶ A higher yield than from current investments

Leaving a Legacy

Estate planning is a complex process and almost always requires the services of an estate planning professional. But your most important concern in planning your estate is to decide how you want others to benefit and what Legacy you want to leave.

TYPES OF GIFTS

Popular Planned Gifts // Some Old Favorites

- ▶ Bequests
- ▶ Life Insurance
- ▶ Retirement Plans
- ▶ Securities
- ▶ Gifts in Remembrance

Life Income Gifts // Gifts that Give Back to You

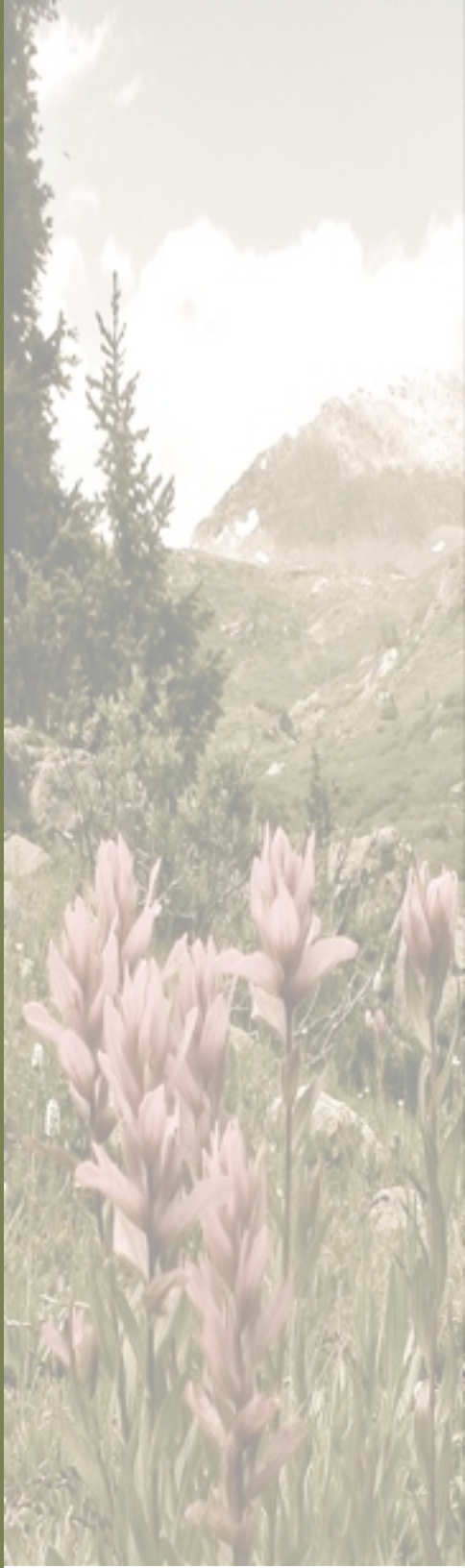
- ▶ Real Estate
- ▶ Charitable Remainder Trust
- ▶ Deferred Gift Annuity
- ▶ Charitable Lead Trust



Leaving a Legacy

Popular Planned Gifts //
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BEQUESTS

Bequests are the most popular type of planned gifts. Anything you leave to a charitable organization will reduce the size of your taxable estate while helping a good cause.

You can leave a bequest of a specified sum of money or a particular piece of property to CRMS.

Other options are to leave a percentage of your estate or a percentage of the residue to CRMS after making provisions for family and friends. Bequests are a great way to leave your *legacy*.



Leaving a Legacy

"Colorado Rocky Mountain School occupies a big part of my heart. As a student I loved CRMS, and as a parent I am very happy that one of my daughters benefited from her CRMS experience, too. I hold dear the core values inculcated in me. As an alumna, donor, and trustee I have worked to ensure CRMS's future continuation and place of importance among independent secondary schools."

--Mary Whitford Graves '60



The legacy lives on. Mary's daughter, Eleanor '89, performing in the CRMS Barn.

Popular Planned Gifts // Some Old Favorites

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LIFE INSURANCE

Do you have life insurance policies that are no longer needed? You may simply name the school as the beneficiary of the policy and upon your death provide a generous gift with attractive tax benefits, or currently donate the life insurance policy to CRMS.

If you wish to make a current gift, you could name CRMS at the owner and beneficiary of an existing or new policy and receive an immediate income-tax deduction of approximately the cash-surrender value of the policy. All premium payments to make thereafter could also be an income-tax-deductible charitable contribution.



Leaving a Legacy



***Popular Planned Gifts //
Some Old Favorites***

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RETIREMENT PLANS

Many people have accumulated a great deal in retirement assets – IRAs, 401(k) plans, and other retirement plans – that have grown in value over the years. Often, those assets are designated at death for children or others.

Retirement assets generate “Income in Respect of Descendant.” This means that those hard-earned and saved retirement assets are subject to not only estate tax upon death, but also income tax when received by the beneficiary ... a potential DOUBLE TAX. Much of the tax could be eliminated by making a gift of the retirement assets to CRMS.



Leaving a Legacy



Popular Planned Gifts // Some Old Favorites

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SECURITIES

A gift of appreciated securities such as stocks, mutual funds, and bonds can provide attractive benefits. An outright gift of long-term appreciated securities (securities held for more than a year) avoids capital gains taxes and, in most cases, the donor may claim a charitable-income tax deduction equal to the market value of the securities.

For gifts of appreciated securities, a gift is fully deductible up to 30% of the donor's adjusted gross income and, like gifts of cash, may be carried forward for five additional years.



Leaving a Legacy



***Popular Planned Gifts //
Some Old Favorites***

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GIFTS IN REMEMBRANCE

“In Memory of”

You can make a gift in memory of a friend or loved one. This can be done as a bequest or at any time.

“In Honor of”

This gift honors a loved one or anyone you choose for a special occasion or as a tribute to them in admiration.

“In Lieu of Flowers”

You may decide to make a gift to CRMS in lieu of flowers when someone has passed away or request that in your wishes at your passing.

Leaving a Legacy

A donor may make a gift to CRMS and receive direct tax and financial benefits. The benefits may include an immediate charitable-income tax deduction, or increased income for life for the donor and/or the donor's spouse compared to existing investments, in addition to Leaving a Legacy that will impact lives positively in your name.





Leaving a Legacy



"Colorado Rocky Mountain School is, by far, the most important educational experience I have ever had. I had owned this house for ten years and I knew that I was never going to move back to Cazenovia, New York, so I donated the house to CRMS. My heart has gone out to the teachers. I can never repay them for their time. I hope others feel the same way, and can find their own creative way to support this campaign."

--Virginia Touhey '74



REAL ESTATE

You can make a gift of commercial or residential real estate to CRMS and receive substantial financial benefits. In some cases you may want to give the property outright to support the purposes of CRMS and qualify for a charitable-income tax deduction based on the appraised value of the property.

In other cases you may wish to use and enjoy your home or land for your lifetime while leaving it to CRMS when you die. You would receive a current charitable-income tax deduction for your lifetime use of the property by creating a retained life estate with the remainder going to CRMS.

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Life Income Gifts // Gifts that Give Back to You

- ▶ Real Estate
- ▶ Charitable Remainder Trust
- ▶ Deferred Gift Annuity
- ▶ Charitable Lead Trust



Leaving a Legacy

Life Income Gifts //
Gifts that Give Back to You

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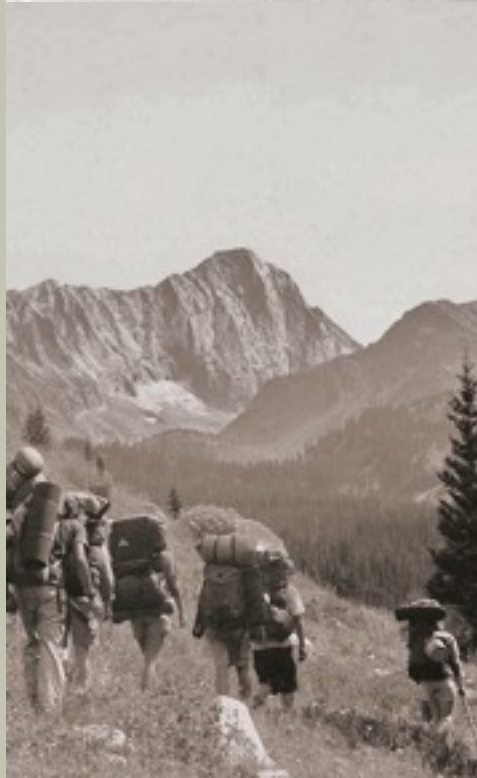
CHARITABLE REMAINDER TRUST

A charitable remainder trust provides a donor with a lifetime income and a charitable-income tax deduction. The donor selects the payout rate, usually between 5% and 7%. The higher the payout rate, the lower the charitable-income tax deduction. This gives the donor, and perhaps the donor's spouse, an income every year for life. If the donor funds the trust with appreciated securities, the donor will avoid capital-gains taxes. If the donated assets have been producing little or no income, the donor may also receive increased income.

The donor may choose the trustee to manage the trust. The trustee may invest in almost any venture, including tax-free bonds. A donor may designate the trust for the benefit of a particular department or program at CRMS and establish a fund in his or her name at death.



Leaving a Legacy



Life Income Gifts //
Gifts that Give Back to You

- ▶ Real Estate
- ▶ Charitable Remainder Trust
- ▶ **Deferred Gift Annuity**
- ▶ Charitable Lead Trust

DEFERRED GIFT ANNUITY

A deferred-gift annuity is similar to a charitable gift annuity, except that the payments are deferred to a future date. In addition, the donor obtains a substantial charitable-income tax deduction in the year the gift is made.

A donor may defer payments to years when income is needed more, such as in retirement. A deferred gift annuity is an excellent way to make a gift and receive a charitable-income tax deduction while providing income for the future.



Leaving a Legacy

Life Income Gifts //
Gifts that Give Back to You

- ▶ Real Estate
- ▶ Charitable Remainder Trust
- ▶ Deferred Gift Annuity
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CHARITABLE LEAD TRUST

A charitable lead trust is powerful tool to fulfill charitable intent while limiting gift, income, capital gains, and estate taxes for heirs. It is the opposite of a charitable remainder trust. That is, for a number of years or during the donors lifetime, the “lead” fixed-annuity income is paid to CRMS. At the end of the term the remainder of the trust is paid to designated heirs, tax free.

Leaving a Legacy

For gifts that will take effect after your lifetime, Colorado Rocky Mountain School should be named in your will as: *“Colorado Rocky Mountain School, Inc., a nonprofit corporation, organized and existing under the laws of the State of Colorado, and with principal business address of 1493 County Road 106,, Carbondale, Colorado 81623.”*

CRMS Photo Circa 1953



Colorado Rocky Mountain School
1493 County Road 106
Carbondale, CO 81632
www.crms.org
Contact: Renee Range
970.963.2562
rrange@crms.org



Please be advised that information provided by Colorado Rocky Mountain School is not intended as legal or tax advice but as general information on planned giving. Please consult with your tax advisor or attorney.