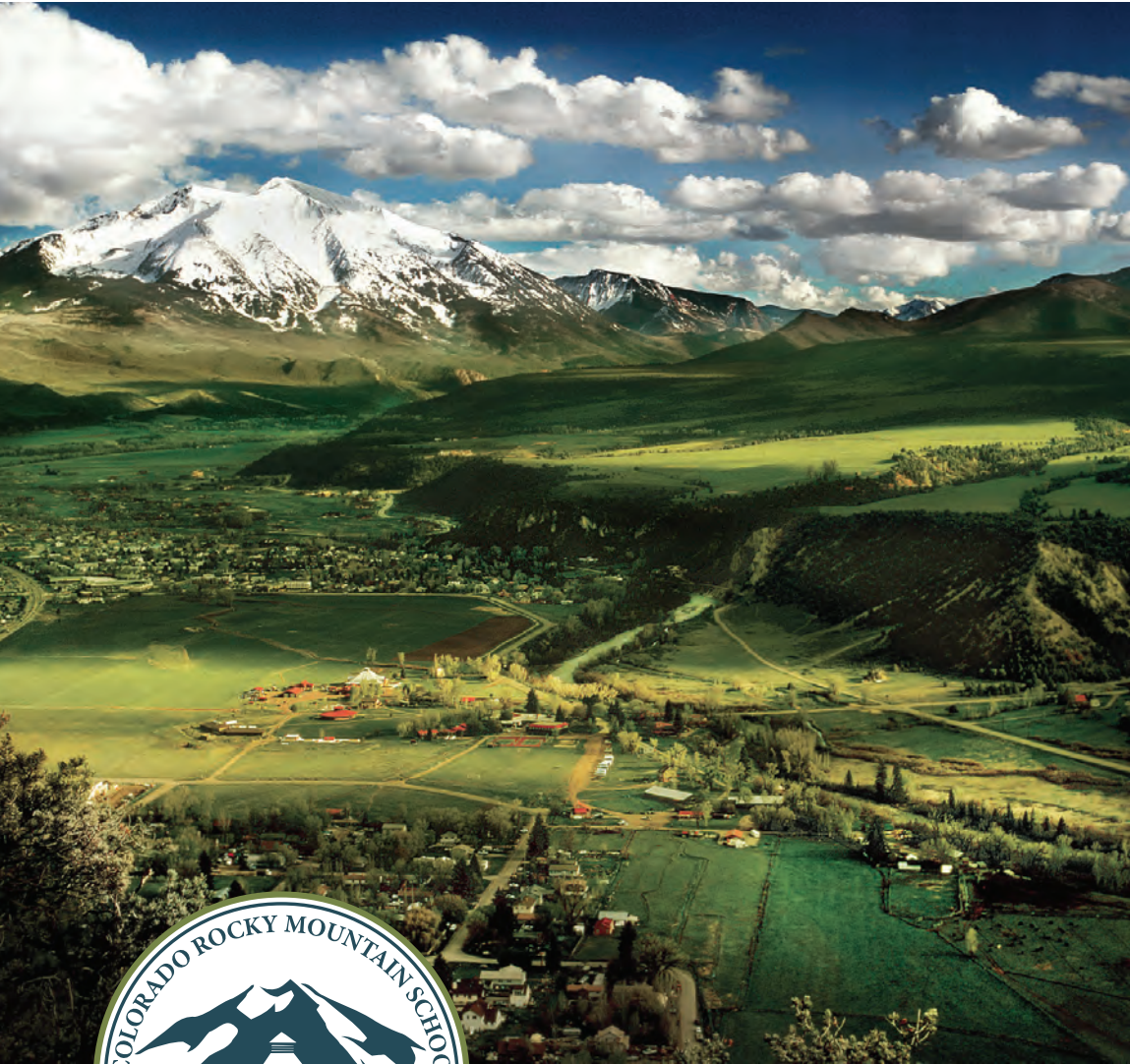


# *Leave a Legacy*







## *Yesterday, Today and Forever*

When John and Anne headed west in 1953 to start an independent, coed boarding school for “college-bound boys and girls who are of sound body and mind, and full of a spirit of adventure,” they were actually embarking on a personal adventure that 63 years later is still thriving. The Holdens’ founding principles are alive-and-well as CRMS’s six-plus decade commitment to sustainability, diversity, meaningful work, the arts, a strong community, and college-preparatory academics has never been more relevant in today’s society.

By including CRMS in your estate or retirement plans, you will be leaving a gift that will support future generations of students, and leave a lasting legacy of your generosity. It can be as simple as naming CRMS in your will with a designated amount or percentage of your estate, or by listing CRMS as a partial beneficiary in your retirement or life insurance plans. Understandably, while most estate plan’s primary focus is providing for family, it is simple and easy to include a non-profit organization, and there are often tax incentives to do so.

Thank you in advance for considering joining the circle of legacy supporters and investing in the Holdens’ vision and dreams for the next 60-plus years and forever.

Colorado Rocky Mountain School remains committed to providing a transformative educational experience for students for over six decades. Through college-preparatory academics and arts, a challenging active program of outdoor and work experiences, and a strong community, culture, CRMS prepares students for extraordinary lives.

Planned gifts help to build CRMS endowments, thus providing the resources to ensure this continued excellence into the future and beyond.







*I believe there have been so many chapters of my life here and I want to give back in memory of all the people who were in charge of me while I was here. I believe the CRMS experience is instilled in you for a lifetime.*

*- Tony Cherin, PhD '58*

## Holden Circle

The Holden Circle recognizes and honors all individuals who designate support for CRMS in their wills, trusts, retirement plans, life insurance designations, and other planned gifts. By joining those who have already taken this step, you can have great satisfaction knowing that you are part of an important legacy supporting future generations of CRMS students.

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.

## Planned Giving

Planned giving involves providing for a future gift to CRMS through your financial and estate plans. The school welcomes gifts made through different planned giving arrangements. These arrangements can:

- Provide for you or your loved ones
- Entitle you to charitable income and/or gift or estate tax deductions
- Enable you to leave a legacy for CRMS

Planned Gifts can be simple such as bequests and beneficiaries or more complex such as Life Income Gifts. We are highlighting the simple ways you can support CRMS through a meaningful and impactful legacy gift.

## 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 supporting a cause close to your heart. A bequest is simply a gift from your estate—a transfer of cash, securities, or other property made through your estate plans. You can make a bequest to CRMS by including language in your will or living trust leaving a portion of your estate to the school. This can be accomplished by specifying a specific sum of money or by leaving a percentage of your estate or residue after you have made provisions for family and friends.

## Beneficiaries

Alternatively, you can designate CRMS as a beneficiary of a retirement plan or life insurance policy. Many people have accumulated a great deal in retirement assets (IRAs, 401Ks and other retirement plans) that have grown in value over the years. While there are tax implications to an individual beneficiary, a qualified charity like CRMS receives the full benefits. Likewise, you may simply name CRMS as a partial or whole beneficiary of a life insurance policy that is no longer needed and enjoy attractive tax benefits all while ensuring a future gift to the school.

Other beneficiary options including designating CRMS as a whole or partial beneficiary of a Charitable Remainder Trust, please consult your financial advisor for additional information.

In order to include CRMS as a beneficiary, contact the retirement plan administrator or Life Insurance Company and simply complete the appropriate beneficiary designation form.

For gifts that will take effect after your lifetime, CRMS 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 the principal business address of 500 Holden Way, Carbondale, CO 81623."

*I view planned giving as a way to show my gratitude for all that I have experienced in life. I invite you to look for ways to include charities that have made a difference in your life and hope CRMS will be one of the organizations you consider.*

*- Virginia Newton, CRMS Parent '06, '10, '17*





**YESTERDAY  
TODAY  
FOREVER**



**Colorado Rocky Mountain School**

500 Holden Way

Carbondale, Colorado 81623

[www.crms.org](http://www.crms.org)

970.963.2562