Retirement Plan Assets

How You Benefit
- You make a commitment to Carleton today with little or no impact on your current cash flow or investments.
- You retain control over your assets during your lifetime.
- Your gift can be structured to benefit Carleton after you die, or after both you and your spouse have died.
- If you leave retirement assets to your family or friends after your death, these gifts may be reduced by income and estate taxes. To maximize your bequests:
  » Leave retirement assets (such as IRA, 401(k), 403(b), or TIAA-CREF plans) to Carleton and other charities.
  » Use other assets (such as insurance, stock, or real estate) to make bequests to family members and friends.

How Carleton Benefits
After your death, Carleton will be able to use your gift—either as an addition to the endowment or for a purpose you specify.

Planning Tips
To make Carleton a beneficiary of your retirement plan, simply contact your plan administrator and complete the required form. You may need to provide the following information:

**Legal name:** Carleton College  
**Address:** One North College Street  
Northfield, MN 55057  
**Tax ID#:** 41-0694747

If you express your gift as a percentage (e.g., “20 percent of my account”), you can maintain the same relative gifts to charities and your heirs, regardless of changes in account value.

If you are considering designating your gift for a specific purpose, such as a scholarship fund, or support for a specific department, contact us to ensure that we understand your wishes.

Questions? Please contact us

Phone 800-492-2275 • 507-222-4200  
Email planned-giving@carleton.edu  
Web giftplanning.carleton.edu

One North College Street  
Northfield, MN 55057

Disclosure: This information is not intended as legal advice. Please consult your attorney or financial adviser to learn if a charitable bequest is appropriate for your situation.
Supporting Carleton through Retirement Plan Assets

As a college counselor for high school students, Becky Leichtling ’08 is constantly reminded of why she chose a liberal arts education.

Leichtling enjoyed practically all of her Carleton experiences. She loved professors who asked more of her than the easy answers, classes that exposed her to new ideas and perspectives, and student employment bosses who believed in her, challenged her, and gave her experiences she drew on when interviewing for jobs after graduation.

All her fond memories led her to include Carleton as a beneficiary of her 401(k) plan. At this point in her young career, she admits, her gift isn't huge, but she hopes it will be some day. “Giving to Carleton is really important to me,” she says. “Carleton really challenged me and nurtured me in ways that were great, but that also slapped me in the face in ways that were hard but helped me develop as a person. It’s a difficult line to walk, and I value the way Carleton is doing it.”

“I don't imagine that there's ever going to be a point in my life when I'll look around and say, ‘Aha! I’ve made it—now I can start giving,’” she said. “I set the standard for myself to always give so that I will always be a part of this community, and so that I can provide a community for a younger generation of students, too.”

“Carleton is changing with the times but also keeping its core values.”

BECKY LEICHTLING ’08