



# 1209

N O T E S

SPRING 2015

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## A NOTE FROM THE TEAM

You have the opportunity to ensure that Cambridge continues to thrive and serve society at large. A gift through your estate can help support a specific Cambridge College, the University, or an aspect of University or College life with which you have a particular affinity.

We hope this issue of 1209 Notes is both enjoyable and educational. The Planned Giving team at Cambridge in America is dedicated to Collegiate Cambridge and its constituents and we are always available for any questions you may have about including Cambridge in your estate planning.

*Thank you for your continued support of Collegiate Cambridge.*

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## MAKING A GIFT *by beneficiary designation*

Did you know that some important assets are transferred exclusively by a beneficiary form, irrespective of instructions in your will? They are often referred to as “true beneficiary designation assets” and include: life insurance, qualified employee benefit plans (401k plans, 403b plans, etc.), individual retirement accounts (IRA’s) and annuities. These assets are also some of the most tax efficient ways to make a charitable bequest.

For such beneficiary assets, there are specific forms you should carefully complete, identifying your beneficiaries and your desired percentage distribution to each beneficiary. Life changes, so keeping beneficiary forms up to date is equally important. It is good practice to maintain a file of copies of all your beneficiary designation forms.

You may be at a juncture in your life where you’re thinking about your estate plans.

You want to see that your heirs are well provided for with as few burdensome taxes as possible. Additionally, you may have a passion for Cambridge, and wish to use your assets to make a charitable bequest to support your college and/or the University. Alumni often find these options to be appealing, as you can make a big difference in the future for Collegiate Cambridge while offering flexibility if your financial situation changes in the future.



**HERE'S WHY YOU MIGHT FIND A  
BEQUEST FROM ONE OF THESE ASSETS  
TO BE A GOOD WAY TO REACH YOUR  
FINANCIAL AND CHARITABLE GOALS:**

- ▶ Working with our staff, you can direct your gift to whatever purpose you choose.
- ▶ These assets may have significant value and could be severely diminished for heirs by estate and/or income tax. A gift to Cambridge in America can bypass both of those tax liabilities.
- ▶ If your or your heirs' financial needs change, your beneficiary designation can be amended at any time, meaning you retain total control over your gift.
- ▶ Naming Cambridge in America as a beneficiary is often a simple process. These types of plans typically have a plan administrator who can be contacted for a change of beneficiary form. Sometimes you can even download a form from the plan's website.

*We strongly recommend consulting with your financial advisor and our planned giving staff here at Cambridge in America before making any substantial gift commitments in support of Collegiate Cambridge.*



**MEMORIES of CAMBRIDGE**  
*Susan L. Poland*  
(CHURCHILL 1977)

Susan Poland, who read Law at Churchill, fondly recalls her time at Cambridge: “My best memories are of living on a staircase whose residents were composed entirely of women from several different countries. My neighbors included a Greek astrophysicist, a Swiss statistician and an American engineer. I count the friends I made at Churchill among my close friends today. The aesthetic component of Cambridge also makes for very happy memories—cycling to lectures and supervisions on winter

mornings when every branch of every tree glittered with frost.”

A longtime supporter of Churchill and Collegiate Cambridge, Susan is also a member of The 1209 Society. Susan’s commitment comes in the form of a bequest to Cambridge in America to support undergraduate law studentships at Churchill. Acutely aware that the cost of an undergraduate education at Cambridge can be prohibitive and a source of stress for many students, by joining The 1209 Society, Susan endeavors to make a difference.

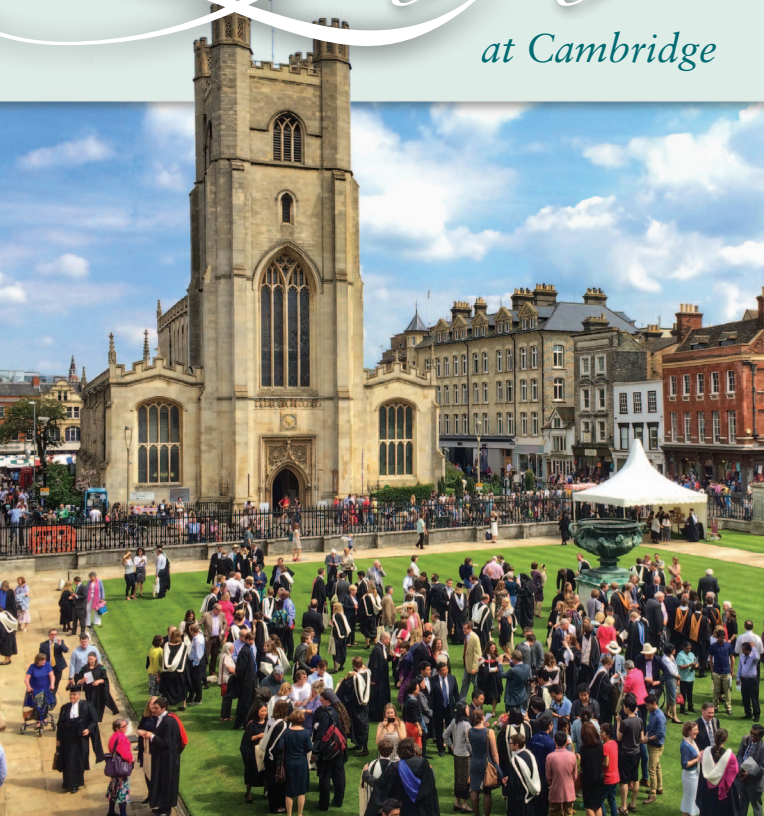
“At the individual level, a student who is distracted by financial worries has a personal burden that even moderately successful graduates should try to lighten. By leaving in my will to Churchill a large part of the earnings from my career, I hope to be able to ‘pay it forward’ to students of a future generation.”

Paying it forward—philanthropy—is a deeply held value for Susan, and one that she embodies. “I was convinced from a very early age that we exist for a purpose. Part of that purpose has to be to help others. I want to be part of that and part of moving the world forward if I can.”

LEAVE  
A LASTING

*Legacy*

*at Cambridge*



PLACE  
POSTAGE  
HERE

CAMBRIDGE IN AMERICA  
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CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

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EMAIL \_\_\_\_\_

- ☐ I have already included Cambridge in America, the University of Cambridge, or its constituent Colleges in my will/estate plan and I have not previously notified you.
- ☐ Please send me the membership information for The 1209 Society.

**I am considering a provision for Cambridge in America in my estate plan and I would like information about the following:**

- ☐ Making a bequest
- ☐ Making a life income gift (e.g. Trust)
- ☐ Making a gift of life insurance
- ☐ Making a gift of a qualified retirement plan

[www.cantab.org/plannedgiving](http://www.cantab.org/plannedgiving)



Please detach, fold in half, seal, and mail back to Cambridge in America. Thank you!



## THE 1209 SOCIETY

Established by Cambridge in America in 1998, The 1209 Society celebrates the many generous benefactors living in the U.S. who recognize the importance of Cambridge University and its 31 Colleges through their estate planning. With over 220 members and growing The 1209 Society is also a wonderful way to connect with like-minded Cambridge alumni and friends of Collegiate Cambridge here in the U.S..

### *Membership benefits include:*

- ▶ Invitations to special events
- ▶ Recognition certificate  
*(signed by the Vice-Chancellor  
and the Chairman of  
Cambridge in America)*
- ▶ Bi-annual newsletter
- ▶ Listing in The 1209  
Society Roll of Honor  
*(a bound book held  
in Cambridge)*



LEAVING YOUR LEGACY AT CAMBRIDGE



Visit our website  
[www.cantab.org/plannedgiving](http://www.cantab.org/plannedgiving)  
to learn more about bequests  
and life income gifts

*For address changes, call 212.984.0960 or email [mail@cantab.org](mailto:mail@cantab.org)*



CAMBRIDGE  
IN AMERICA

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