November 30, 2020

Dear Classmates,

We look forward to connecting with one another and YDS next year to celebrate our 50th (+1) reunion in the fall of 2021. We know it’s been a disappointment that COVID precautions have kept us apart and postponed our celebration. As part of our reflections and celebrations, we hope you will consider this reunion as a significant component of your philanthropic giving.

Over fifty years ago, the generosity of those who came before us were the shoulders on which YDS shaped our personal and professional lives to come. Now we have the generous opportunity to be those very shoulders on which present and future students build their lives and work ahead.

The highest fundraising priority for Dean Sterling and for YDS is to increase scholarship support for students to reduce their debt burden upon graduation (students incur an average debt of $38,900 during their time at YDS). As Dean Greg Sterling has said, “This debt burden makes it difficult for students to embrace the lives of ministry and service to which they are called...Education for Christian leadership should not be restricted to those who come from economically privileged backgrounds.”

To commemorate our Reunion, we ask you to help students by considering a reunion gift in the following three ways:

1. **Contribute to the YDS Annual Fund** before June 30, 2021. *All (100%) of Annual Fund gifts support current student financial aid.* (Thank you to those that have already given this year.)

2. **Make an additional gift to the *new* YDS Class of 1970 Scholarship Fund.** With commitments of $50,000, we will be able to create an endowed scholarship fund, ensuring aid to students for many years to come – plus, the new endowed scholarship will qualify for $25,000 in additional YDS match funds. Commitments may be paid over five years, to spread out payments and help us reach the endowment threshold.

3. **Consider including YDS in your estate plans or other planned giving option.** Five members of the Class of 1970 have already become Legacy Partners by making planned...
gifts to YDS. As our reunion celebration approaches, please consider joining them with your own planned gift.

We are including more information about each of these giving opportunities in this packet. Please consider participating in those that are right for you.

Yale Divinity continues to foster diverse, demonstrated leadership in the academy, church, and society. As you consider 50th Reunion giving opportunities above, please do not hesitate to contact Debby Jagielow, Director of Alumni Engagement and Annual Giving, (203-432-3871 direct dial or deborah.jagielow@yale.edu).

It's going to be terrific to come together again, and we can hardly wait.

With gratitude,

Cathie Cipolla ’70 B.D.
cathiecipolla@gmail.com
Yale Divinity School Annual Fund Agent
Divinity School 50th Reunion

What is 50th Reunion Giving?

The 50th Reunion Gift creates a unique opportunity for you individually and with your class collectively to create a lasting legacy that reflects how Yale Divinity School has shaped and enriched your life. We hope you will consider your 50th Reunion Gift as a significant component of your philanthropic planning.

To commemorate this milestone, we ask 50th Reunion class members to make a meaningful gift that dovetails personal philanthropic goals with the Divinity School’s priorities.

Gift crediting for the 50th Reunion gift is broadened to include current gifts designated for the Annual Fund, capital purposes like scholarships and future gifts established through estate plan provisions or other vehicles. In addition, a multi-year time frame for giving allows the 50th Reunion class to make an important impact on current programs while also strengthening the foundation for YDS’s future.

Why will I be asked to increase my support of YDS in honor of my 50th?

YDS depends upon the generosity and spirit of each 50th Reunion class to sustain the School’s commitment to educate future leaders for church and society. Your gift will have an important and far-reaching impact, and everyone in your class is encouraged to participate in the 50th Reunion Gift.

Levels of support vary from person to person, but your class volunteers will ask everyone in the class to consider supporting your Reunion gift in the following three ways:

- YDS Annual Fund (100% of which supports current student financial aid)
- Make a pledge over a 3- to 5-year period to the Class of 1970 Scholarship Fund (or perhaps create a separate fund in your name or the name of a loved one or in honor of a faculty member)
- Include YDS in your estate plans

All gifts and pledges for up to five years (since July 1, 2016, whether for the Annual Fund, the endowment or planned giving, will be included in the reunion giving total announced at Reunion.

Class volunteers and YDS staff are available to help you explore creative ways to structure your gift to best meet your family, financial and philanthropic goals.

My resources are limited for a large gift now but will including YDS in my will help?

Yes! Donors who document their intention to include YDS as a non-contingent beneficiary of their estate plan will receive credit in the fiscal year in which the intention is documented at a discounted value based on the age of the youngest individual upon whose death YDS receives the bequest. This age, usually a minimum of 65 years, is determined as of June 30 of next fiscal year (July 1, 2021–June 30, 2022).

To document a bequest intention for gift credit, a donor is asked to complete a Bequest Intention Form and to provide a copy of the relevant portion of his/her will or trust. On the Bequest Intention Form, the donor is asked to provide or estimate the current value of the bequest.
How will my gift be used?
The highest priority for YDS is enhancing scholarship support. We ask that reunion class members give to a scholarship fund established by your class or to establish a fund in your name or in honor of a loved one.

A capital (endowment) gift may be made with a current gift to the YDS or a future gift (such as the inclusion of YDS in your will) or by a combination of the two. The minimum amount to establish a new endowed scholarship fund is $50,000. A new endowed scholarship fund can be seeded with a current gift in honor of your 50th Reunion and plans can be put in place to fully fund it at a later date with additional lifetime gifts and/or through your estate. Once a scholarship fund reaches a minimum of $50,000, income will be distributed annually to a student as the Class of 1970 Scholar.

When should I make my gift?
All commitments, including multi-year pledges, must be received by June 30, 2021 to count toward your class reunion gift total. However, please consider making your gift or pledge earlier -- by October 1st of 2021, our new reunion year -- so your gift is counted for the class total announced at Convocation and Reunion.

What about Corporate Matching Gifts?
Even in retirement, many companies will match employee contributions—in some cases doubling or even tripling your gift. If you are associated with a matching gift company, please obtain a matching gift form from your human resources department and send the completed form to YDS with your gift.

Crediting of reunion gifts
A donor’s combined reunion gift total includes all new gifts and gift intentions (pledges) made since your last reunion (July 1, 2016 – to present): Annual Fund contributions; capital gifts and gift annuities for special purposes; and documented bequest intentions.

When are Reunions? And what happens during Reunions?
2021 will be an unusual year, when YDS plans to celebrate both the 2020 and 2021 reunion clusters due to the pandemic travel limitations. In addition to the events scheduled for all returning classes, there will be special activities of particular interest to our class as well as the Class of 1971. Please see our Class of 1970 web page and face book page for current details: http://divinity.yale.edu/alumni/convocation-and-reunions

In recent years, other 50th Reunions have included speakers, class gatherings and a Class Memorial Service. Festivities are tentatively scheduled to begin Wednesday, October 20 and run through the Friday, October 22 for Convocation 2021. The 50th Reunion is a particularly special milestone, so whether it’s been five years or fifty years since you were last on campus, we hope you will join your classmates on the Quad to celebrate.
Instructions for Specific Types of Gifts

For each of the types of gifts described below, please be sure to indicate the specific purpose which you intend to support (i.e. YDS Annual Fund, YDS Class Scholarship Funds, etc.).

Wire Transfer

In addition to cash gifts via check or credit card, Yale Divinity School also accepts gifts via wire transfer. For more information, please contact Debby Jagielow, Director of Alumni Engagement and Annual Giving (direct phone: 203.432.3871; email: deborah.jagielow@yale.edu).

Matching Gifts

Many employers give generously to educational institutions by matching charitable contributions made by their employees. In some cases, your spouse’s company may match your gift. To find out if your company or your spouse’s company, has a matching gift policy, visit www.matchinggifts.com/yale

If your company is eligible, request a matching gift form from your employer, and send it completed and signed with your gift. We will do the rest. The impact of your gift to our organization may be doubled or possibly tripled! Some companies match gifts made by retirees and/or spouses.

Gifts of Marketable Securities

A gift of appreciated securities that you have held for more than one year is frequently the most economical way to give. You may be eligible to take a federal income tax deduction equal to the fair market value of the stock on the date of the gift for up to 30 percent of your adjusted gross income and may not have to recognize the appreciation as capital gain. Following is specific information about how to give securities or mutual fund shares to YDS:

Securities held by your bank or broker

Please notify your bank or broker that you are making a gift of securities to Yale Divinity School and instruct your bank or broker to either phone Donated Securities at 203.432.4107 or e-mail donated.securities@yale.edu for instructions. Please tell your bank or broker not to proceed until speaking with a representative in Yale University’s Donated Securities office.

Securities held by you

Please contact a member of our Donated Securities Department @203.432.4107 or e-mail donated.securities@yale.edu.
Mutual fund shares

Please contact a member of our Donated Securities Department @203.432.4107 or e-mail donated.securities@yale.edu.

Excise tax on donated securities

As of July 1, 2018, the Tax Cuts and Jobs Act of 2017 imposes on Yale, and a limited number of other colleges and universities, a 1.4 percent excise tax on the difference between a donor’s tax basis (typically the original purchase price) in donated securities and the net proceeds received when Yale sells those securities. To assist in calculating Yale’s tax liability arising from this new tax, we may be asking donors for information about their tax basis in securities they donate. Any information that donors can provide will be appreciated greatly and will help to reduce the effect of the excise tax.

Yale’s Federal Tax Identification Number: 06-0646973
Yale

Divinity School 1970 50th Reunion

Planned Giving

As you think about your 50th Reunion gift, we encourage you to explore planned giving. We know that planned giving be new to many of you and daunting. Yale’s staff is available to explain options, so the decision-making doesn’t have to be complex. A planned gift can help you support the Divinity School and our class’s reunion gift now, but keep your assets until later.

Yale University’s Office of Planned Giving offers many planned giving options. For your information and consideration, we have included a brief description of the options below, as well as additional enclosures with more detailed information about bequest intentions and IRA Rollover gifts. Additional information is also available on their website: http://yale.planyourlegacy.org

Bequests: Include a bequest to Yale Divinity School in your will or living trust of cash, a specific asset, or a percentage of your estate. You may receive an estate tax deduction for the full amount of your bequest while maintaining assets during your lifetime. Or, name YDs as a beneficiary of your IRA and, in many cases, receive partial reunion credit for your bequest. Please see the enclosed documents about bequest intentions for more information.

IRA Charitable Rollover, also known as “Qualified Charitable Distribution:” Make charitable gifts directly from Individual Retirement Accounts. If you are age 70½ or older, you can make annual distributions of up to $100,000 to charities such as YDS — tax free. If you are 72 or older, and obligated to take a required minimum distribution (RMD), these gifts can count against that RMD. For more information, visit: https://giving.yale.edu/planned-giving/charitable-ira-rollover.

Charitable Gift Annuities: Make a gift of $10,000 or more and receive annuity payments for life for yourself or for other beneficiaries and a charitable deduction now. An immediate annuity for a 71-year-old yields a 4% annuity rate. Or, postpone the receipt of fixed payments and receive a higher rate: deferring payments five years secures a 6.5% annuity rate. (Your actual benefits may vary depending on the timing of the gift.)

Charitable Remainder Unitrusts: Establish a unitrust to provide income for yourself or for other beneficiaries; receive a substantial charitable deduction. The trust pays a percentage of principal, revalued annually, for lifetime or period of years. In many cases, Yale will serve as trustee, offering skilled management and low administrative fees under the guidance of the Yale Investments Office.

Gifts of Other Assets: Donate closely held or other non-publicly traded stock, interests in limited partnerships, or limited liability companies; earn tax advantages and other financial benefits. You may also receive tax benefits for gifts of real estate, art, books or other collection-quality items.

For more information on planned giving opportunities, please contact Yale’s Office of Planned Giving at development.plannedgiving@yale.edu, by phone at 800.445.6086, or by website at yale.planyourlegacy.org.

2020.11.05 djj
Yale Divinity School
Class of 1970
50th Reunion
Gift Intention

Please accept my [ ] one-time / [ ] multi-year gift(s) of:

$ ____________ to support the YDS Annual Fund.

$ ____________ to support the YDS Class of 1970 Scholarship Fund.

$ ____________ for ________________________________

[ ] In Honor [ ] In Memory of ________________________________

[ ] I wish to remain anonymous.

[ ] I wish to pay my multi-year gift using the following gift intention schedule:

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<th>Annual Fund</th>
<th>Class of 1970 Scholarship</th>
<th>Other</th>
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</table>

[ ] My check is enclosed. (Please make checks payable to Yale Divinity School.)

[ ] Please charge my credit card:

[ ] Visa [ ] MC [ ] Discover [ ] AmEx

__________________________________________
Card Number Exp. Date

__________________________________________
Signature of Cardholder Date

Contact Information [ ] Address change indicated

__________________________________________
Name

__________________________________________
Address

City State ZIP

Preferred Telephone [ ] cell [ ] home [ ] work