



TALCOTT MOUNTAIN

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Planned Giving FAQ – The Lodestar Society

A lodestar is the star that guides a journey. The Lodestar Society honors the alumni, families, and friends who guide our future by including Talcott in their long-term and estate plans. Below are answers to the questions we hear most often.

What is The Lodestar Society?

The Lodestar Society is Talcott's community of legacy supporters—people who have chosen to sustain the mountaintop for future generations through a planned gift. Membership is our way of thanking and recognizing those donors during their lifetimes, and of welcoming them into a circle that shares a belief in Talcott's enduring mission.

What is a "planned gift"?

A planned gift is a gift arranged now that benefits Talcott in the future—most often through your will, a trust, or a beneficiary designation. Unlike a gift you write a check for today, a planned gift usually costs you nothing during your lifetime and can be adjusted if your circumstances change.

Why consider a planned gift to Talcott?

Because it's the most enduring way to express what Talcott has meant to you. Planned gifts build the long-term financial strength that lets Talcott keep inspiring curious minds decade after decade. They're also remarkably accessible: you can make a meaningful future gift without affecting the resources you rely on today.

What's the simplest way to make a planned gift?

A bequest in your will or living trust. It's the most popular planned gift by far—easy to arrange, fully revocable, and able to be a specific dollar amount, a percentage of your estate, or whatever remains after your loved ones are provided for. Your attorney can add it as a new will or a short codicil to an existing one.

Can I make a planned gift without rewriting my will?

Yes—through a beneficiary designation. You can name Talcott as a beneficiary of your IRA or retirement plan, a life insurance policy, a donor-advised fund, or a bank or brokerage account (through "pay on death" or "transfer on death" instructions). This usually takes only a simple form from your provider, with no attorney required. Retirement assets are often the most tax-efficient gift of all, since heirs would otherwise owe income tax on them.

Can I make a gift from my IRA right now, during my lifetime?

Yes, if you're 70½ or older, through a Qualified Charitable Distribution (QCD). You can direct up to \$111,000 per individual in 2026 (the cap is adjusted for inflation each year) from your IRA straight to Talcott, tax-free—and it can count toward your required minimum distribution. It's one of the most tax-smart gifts available, and a wonderful way to witness your generosity at work now.

Are there gifts that can pay me income for life?

Yes. Life-income gifts—such as charitable gift annuities and charitable remainder trusts—let you make a future gift to Talcott while receiving payments during your lifetime. Because these gifts involve specific regulations, we arrange them thoughtfully and will gladly connect you and your advisors with the right resources. Please reach out and we'll walk you through the options.

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Can I decide how my gift is used?

Absolutely. You can leave your gift unrestricted (for our greatest needs at the time — often the most valuable), restricted to a program close to your heart, endowed so it supports Talcott in perpetuity, or made in honor or memory of someone special. If you'd like to restrict your gift, we encourage a conversation in advance so we can be certain to honor your wishes.

Will a planned gift affect my finances now?

In almost every case, no. Bequests and beneficiary designations take effect only in the future, and they remain fully within your control—you can change them at any time if your circumstances change.

What are the tax benefits?

Because a bequest or beneficiary designation is revocable, you don't receive an income-tax deduction when you arrange it; instead, your estate may receive an estate-tax deduction for the gift's full value. Lifetime gifts like QCDs and gifts of appreciated stock offer their own immediate tax advantages. Today's tax laws exempt the large majority of estates from federal and Connecticut estate tax, so for most donors the motivation is legacy and impact rather than tax savings. Your own advisor can explain how any gift fits your situation.

How much do I need to give to join the Lodestar Society?

There is no minimum. Membership is based on intention, not dollars—anyone who has documented a planned gift of any kind or size is welcome. What matters is that you've chosen to help guide Talcott's future.

Do I have to tell you about my gift?

You don't have to, but we hope you will. Letting us know does two things: it allows us to thank you properly and confirm we can carry out your wishes exactly as you intend, and it lets us welcome you into the Lodestar Society. Your plans are personal—you may remain completely anonymous if you prefer, and nothing you share obligates you in any way.

What does Lodestar Society membership include?

Recognition (or anonymity, entirely your choice), invitations to gather with fellow members on the mountaintop, and the lasting knowledge that you are helping carry Talcott forward for the next generation of curious minds.

What information should my attorney include?

So your gift reaches us exactly as intended, please use our full legal name and tax identification number:

- **Legal name:** Talcott Mountain Science Center For Student Involvement, Inc.
- **Address:** 324 Montevideo Road, Avon, CT 06001
- **Federal Tax ID (EIN):** 06-0860469

Who do I contact to learn more?

Contact Jeff Martin, Executive Director of Talcott Mountain Science Center, Academy & Research Institute, at 860-677-8571 or jmartin@tmsc.org. The organization is located at 324 Montevideo Road, Avon, CT 06001.

We'd love to hear from you—with no obligation and in complete confidence.

Talcott is honored to provide information about giving, but we are not able to offer tax or legal advice. Please consult your attorney and tax advisor about how a planned gift fits your personal circumstances.