



THE
POMONA
PLAN

OF POMONA COLLEGE

A GUIDE TO THE LIFE-INCOME PROGRAM OF POMONA COLLEGE



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NOTE: *The Internal Revenue Service makes periodic adjustments in the factors used to compute tax benefits for charitable life-income gifts. Therefore, at the time a particular Pomona Plan agreement is established, there may be variations from the figures included in our examples.*



A Message From the President

For more than 75 years, the Pomona Plan has set a high standard for excellence and integrity in life-income agreements. During those years, it has served generations of individuals and families seeking to secure their own financial futures while also supporting the education of tomorrow's leaders.

Participants in the Pomona Plan benefit from our long, accomplished history in managing life-income agreements. A pioneering institution in this area, Pomona issued its first charitable annuity in 1892. Today, it still sets the standard of planned giving programs among its peer institutions. This brochure illustrates the financial instruments that the Pomona Plan offers.

The opportunities here may help you meet your individual goals, whether they are primarily financial or philanthropic. Our Pomona Plan professionals offer extensive technical expertise and experience in trust and tax law and they can help you identify and assess tax-efficient ways to meet your objectives. Without expectation or obligation, they will strive to earn your confidence and trust by offering comprehensive service.

I invite you to join in partnership with Pomona College to help prepare our remarkable students to make a difference in the world.

—G. Gabrielle Starr



Pomona College

Established in 1887, Pomona College enjoys a reputation as one of America's top colleges. Located 35 miles east of downtown Los Angeles, Pomona is the founding member of The Claremont Colleges, a consortium of seven independent institutions of higher learning.

Pomona provides excellence in undergraduate instruction in the arts, humanities, natural sciences, and social sciences. This commitment to undergraduate study continues its long history as a residential liberal arts college. Pomona's distinguished faculty, accomplished students, and extraordinary facilities ensure an educational experience second to none.

When the founders of Pomona created "a college of the New England type" in California, they not only emulated the eastern institutions they had attended, but they also built a college that would itself become a model for higher education. Since then, Pomona has balanced the liberal arts and sciences tradition that inspired it with innovation, creativity, and the American West's ethos of reinvention and pushing boundaries.

Pomona stands with a small number of institutions willing and able to admit students based entirely on academic achievement and promise without regard to ability to pay, and then to meet the demonstrated financial need of those students with no loans. As a result, more than half of Pomona's students receive financial aid. Because of this institutional commitment, Pomona attracts students from among the most highly qualified in the country.

Faculty members teach all Pomona courses. Those above the rank of instructor hold Ph.D. degrees, except where a doctorate is not customary. Pomona provides research, community service, and study abroad opportunities to enrich the student experience.

Through an academically challenging curriculum, outstanding faculty, extraordinary students, and intimate size, Pomona College provides an unparalleled environment for intellectual development and personal growth. The transformative power of Pomona College is life changing.

A Few Facts About Pomona College



ACADEMICS

Pomona College offers 48 majors in the arts, humanities, natural sciences, and social sciences.



CAMPUS

Pomona's campus sits on 140 acres in Claremont, California, 35 miles east of downtown Los Angeles.



ADMISSION & FINANCIAL AID

Admission to the College is based solely on educational merit and promise, without regard to financial capacity. Along with this "need-blind" admission policy, the College grants "no-loan" financial aid to all students in need.



FACULTY & STUDENTS

Pomona has a student body of approximately 1,500 and a faculty of more than 200 professors for a student-faculty ratio of 8:1 and an average class size of 15.



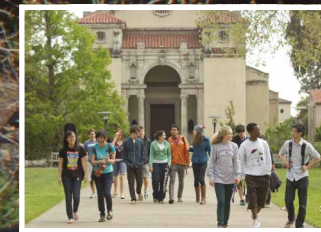
COMMUNITY SERVICE

Through the Draper Center for Community Partnerships, many students participate in local community programs such as tutoring K-12 students and delivering meals to shelters.



RANKINGS

Forbes Magazine has consistently named Pomona in the top dozen among "America's Top Colleges."



STRENGTH

Pomona's June 30, 2020, audited financial statements show that its endowment exceeded \$2.0 billion, with total assets of \$3.15 billion and FY2020-21 operating expenses of \$196 million.

The Pomona Plan

Pomona College has offered annuity agreements to alumni and friends since shortly after its founding in 1887. In the early 1940s, an expanded life-income program—the first of its kind in the country—came into existence. This program, recognized as the Pomona Plan, has gone on to earn a national reputation for its leadership and integrity. Since 1941, alumni and friends have invested more than \$305 million through the Pomona Plan, offering tremendous support for the College’s programs.

The benefits of a Pomona Plan agreement begin when you transfer assets to the College for free professional management. You then receive payments for life, a portion of which may be tax-free, along with an income tax charitable deduction in the year of funding. If you fund an annuity with long-term appreciated assets, you will avoid some of the capital gain tax due and defer the rest to be paid over time. In addition, your estate may realize income or estate tax savings, as well as avoid the expense and delay of probate as to those assets transferred to the College.

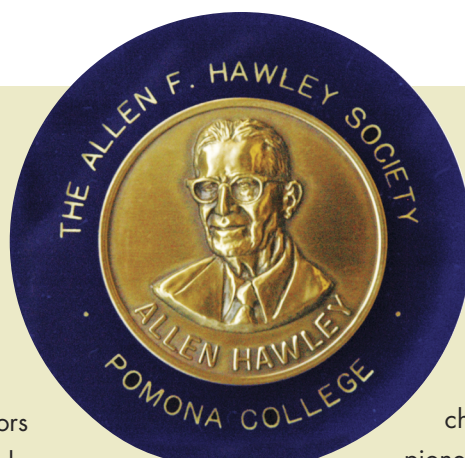
For the five-year period ending June 30, 2020, Pomona Plan participants contributed nearly \$67 million to fund life-income agreements. As of that date, the College had \$204 million in funds under management from a total of 1,353 agreements.

We are grateful for the trust and generosity of our Pomona Plan participants. The College’s financial strength is underscored by AAA bond ratings from Moody’s, Standard & Poor’s, and Fitch Ratings. Pomona is one of only a few liberal arts colleges in the country to be so rated.

The Allen F. Hawley Society of Pomona College

Created in 1978, the Allen F. Hawley Society recognizes and honors those individuals who have supported Pomona College through Pomona Plan agreements.

The Hawley Society commemorates Allen F. Hawley, Class of 1916, for his remarkable contributions to Pomona College and to American



higher education. In the early 1940s, he developed the innovative program of life-income agreements that came to be known as the Pomona Plan. Today, thousands of charities use the concepts he pioneered to manage billions of dollars for their contributors. He’s often referred to as the founding father of planned giving.

Pomona appreciates the generous support of Hawley Society members, who help to ensure the future well-being of the College.

Is a life-income agreement right for you?

How Does the Pomona Plan Work?

You transfer assets to Pomona College for management. You receive payments for life based on those assets, and afterward, the remainder is released to support the educational mission of the College.

What Assets Can I Use?

- Cash
- Securities
- Real property

What About My Residence?

A special plan may allow you to continue to occupy your home while you enjoy significant tax benefits.

What Are the Advantages to Me?

- Increased income due to favorable annuity rates
- Tax savings on income, capital gain, gift, and estate taxes
- Free investment management
- Avoidance of probate for the assets transferred
- Ability to fulfill philanthropic and financial goals simultaneously

Why Choose the Pomona Plan?

A proven program, it has over 75 years of experience and \$204 million under management from 1,353 life-income agreements.

Becoming Part of the Pomona Plan

We appreciate your interest in the Pomona Plan. Our experienced staff members can discuss your objectives by telephone, email, or through a personal visit.

Following our conversation, we will prepare a detailed written proposal of how a Pomona Plan agreement might help you to meet your goals. Terms of an agreement take into account your financial plans and philanthropic objectives and will be individually tailored to provide you with attractive tax and income benefits. However, we urge you to consult with your own tax and legal advisors.

Once you have decided to fund a Pomona Plan annuity or trust, appropriate assets are transferred to the College. Some assets, such as cash or securities, can be transferred quickly, while others, such as real estate, may require due diligence and will take longer to process. Upon receipt of your assets, we will prepare a contract confirming the agreement and a detailed letter with the information you will need to report the charitable deduction and tax consequences on your income tax returns.

Our professional staff administers your trust or annuity. Your payments will be issued by electronic deposit to your bank account. Each tax year, we will send you the required income tax reporting information, such as an IRS Form 1099-R or Schedule K-1, to reflect the character of the income distributed to you.

We strive to offer stellar customer service to our Pomona Plan participants. Your comments and feedback are always welcome.

What Type of Agreement Is Right for Me?

“How Can I Receive Secure Retirement Income for the Rest of My Life?”



Ben Davis, age 76, has a \$100,000 certificate of deposit coming due next month and his bank will pay an interest rate of only 1.15% on a five-year renewal. He wants both a higher return and to secure his retirement with fixed payments that extend for the rest of his life.

Ben likes the 8.8% annuity rate he can receive from a Pomona Plan gift annuity. Upon funding with cash from his maturing bank CD, Ben will receive monthly payments of \$733.34 for the rest of his life. The IRS treats a portion of the annuity payments as a tax-free return of principal, so his payments of \$8,800 per year will be reported as 84.9% tax-free and 15.1% ordinary income for his actuarial life expectancy of 11.9 years. Once Ben outlives his life expectancy, the payments will be entirely ordinary income.

Since the annuity provides a future charitable benefit to Pomona College, Ben can claim a charitable deduction of \$11,136 on his federal and state income tax returns. Under IRS rules, the deduction reflects the present value of the charitable remainder.

*Ben understands that all of the assets of Pomona College stand behind the College's promise to make annuity payments to him for life. He feels confident relying upon that promise because Pomona has earned and maintains AAA bond ratings from Moody's, Standard & Poor's, and Fitch Ratings.**

A Pomona Plan gift annuity

will provide you with secure retirement income for the rest of your life in the form of a stream of fixed payments for the lives of one or two individuals.

Establishing an annuity agreement can increase your after-tax income and allow you to claim an income tax charitable deduction. A portion of your annuity payments will be tax-free for the actuarial life expectancy of the payee(s).

The promise to make payments is a legal obligation of Pomona College, backed by all the assets of the College (please refer to page 6 for the College's current financial statistics). In addition, the State of California Insurance Commissioner regulates Pomona Plan gift annuities.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can I Avoid Tax Now and Receive Retirement Income When I Need It?”

Samantha Fine, age 67, owns stock in her long-time employer, Stylus Semiconductor. The company has announced that a rival will acquire it in a cash transaction that will produce a taxable event for Stylus stockholders. The merger is expected within 30 days.

Samantha has owned her Stylus stock for years and her cost basis is only \$20,000. She anticipates receiving \$75,000 in the buy-out, resulting in taxable long-term capital gain of \$55,000. She does not need additional income this year and the capital gain, if added to her salary, would push her into a higher tax bracket and subject her to the Medicare surtax.

Before final approval of the merger, Samantha funds a Pomona Plan deferred gift annuity with her Stylus stock. She will receive a charitable deduction of \$7,743 to help offset income tax on her salary. She will pay no tax on the gain associated with the charitable deduction (about 10%) and will defer tax on the balance (about 90%) until payments begin.

Samantha opts for payments to begin in eight years when she will be 75 and plans to retire. At that time, her Pomona Plan deferred payment rate will be 10.9%. Based on a funding value of \$75,000, Samantha will receive \$8,175 per year, or \$681.25 per month, for the rest of her life.

*When Samantha is 75 and payments begin, they will be reported over her then-current life expectancy of 12.5 years as a mix of capital gain (48.3%), tax-free (17.5%), and ordinary income (34.2%). After that period, the payments will be entirely ordinary income.**



A Pomona Plan deferred gift annuity

funded with long-term appreciated stock can allow you to avoid capital gain tax now and receive retirement income later. A deferred annuity works like a regular gift annuity, except that the payments do not start until a date at least a year in the future. In general, the longer the deferral, the higher the payment rate we can offer.

This type of agreement defers tax like an Individual Retirement Account (IRA) and can be a

valuable supplement to other retirement income. You may wish to fund a series of annual deferred gift annuities that will all begin making payments when you reach a certain age. Or you might ladder annuities with payments to start at different ages.

Like a traditional IRA, a deferred gift annuity can give you a tax deduction now during peak earning years, and benefits later, when you may have a lower marginal income tax rate.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can I Provide for My Spouse When I’m Gone?”

Jim Benson, age 77, retired five years ago. He and his wife, Jane, age 74, live comfortably on Jim’s pension following his 38-year career in government. They worry, though, about Jane’s financial security if she survives Jim. Her survivor’s benefits are only half of Jim’s current pension. Jim and Jane contact the Pomona Plan to inquire about a pension replacement strategy for Jane. Since they aren’t sure when they will need or want additional retirement income, they seek a solution that allows them flexibility to choose when to start payments.



They decide to fund a two-life Pomona Plan flexible gift annuity with \$100,000 in cash, which allows them to choose from a range of dates to begin payments. For instance:

<i>Payments to start in 3 years @ ages 80 and 77</i>	<i>8.2%</i>
<i>Payments to start in 5 years @ ages 82 and 79</i>	<i>9.9%</i>
<i>Payments to start in 7 years @ ages 84 and 81</i>	<i>12.3%</i>

The sample two-life rates above show that the longer Jim and Jane wait to start payments, the higher the annuity rate they’ll receive. So if, for instance, they start payments when they are 80 and 77, they will receive \$8,200 per year, or \$683.33 per month. If they wait until they are 84 and 81 to start payments, they will receive \$12,300 per year, or \$1,025 per month. A portion of their payments will be tax-free and the balance ordinary income for their joint life expectancy, after which the payments will be entirely ordinary income.

*This plan gives them peace of mind in that Jane can have income for life to supplement the reduced pension payout if Jim predeceases her. The plan also provides welcome flexibility if, for any reason, they want to start the annuity payments sooner.**

A Pomona Plan flexible gift annuity

is a great way to provide for your spouse when you’re gone. A flexible annuity is a type of deferred annuity that allows you or your spouse to select the payment start date in the future.

The agreement provides you with a range of possible start dates and the corresponding

payment rates. In general, as with any deferred annuity, the younger you are at the time of funding and the longer you elect to defer payments, the greater the fixed income you will receive when payments do start.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can We Diversify Our Portfolio Without Incurring Capital Gain Tax This Year?”

David and Dawn Brown, both 62, have managed their investments to reduce risk and increase income as they prepare to retire. They still own one volatile position, but it has appreciated to a value of \$100,000 and, if sold, would push them into the next federal income tax bracket.

The Browns decide to use their highly-appreciated stock to establish a 6% basic unitrust that will pay them income for life. They opt for a 20-year term certain provision. If they die sooner than expected, distributions will continue to their daughter until the trust’s 20th anniversary.

As trustee, Pomona will sell the stock and reinvest the proceeds in a professionally-managed diversified portfolio. The sale of stock inside the tax-exempt trust allows for reinvestment of the full before-tax proceeds. It also allows for deferral of the capital gain tax on the sale.

The Browns can claim a charitable income tax deduction of \$20,672 this year. Despite their low cost basis of \$27,000, they will not pay any tax this year on the \$73,000 of capital gain. Instead, as they receive trust payments, a portion will be taxed as capital gain, with the balance taxed as ordinary income, producing considerable federal and state income tax savings.

*The trust pays 6% of \$100,000, or \$6,000, the first year. If the trust value increases to \$110,000 in the second year, the payments will increase to \$6,600. If the trust value declines to \$90,000, the payments will be \$5,400.**



You can diversify your portfolio

without incurring capital gain tax this year by transferring your long-term appreciated stock to fund a basic unitrust. A basic unitrust will provide you with payments that are a fixed percentage of the annual valuation of the trust assets. The percentage, agreed to by you and the College, must be at least 5%. As trustee, the College will re-value the trust assets each year on January 1st. Since the value will change from year to year, the unitrust

payments will also vary over time.

You may establish a unitrust at Pomona with \$100,000 or more. Future contributions may be less, and each addition secures its own charitable deduction. The unitrust will be tailored to your personal situation. The College will serve as trustee and cover investment expenses at no cost to you or the trust. Each year, you will receive an accounting with the annual asset valuation.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can We Let the College Invest for Us?”

Tom Holland, age 55, recently inherited an investment portfolio valued at \$500,000. He and his spouse, Terry, age 53, work as medical professionals and do not foresee needing additional income until they retire in about 10 years. Tom and Terry have limited experience with or time for the stock market and they'd like help investing the portfolio.

Tom transfers the investments to Pomona to fund a charitable remainder flip trust that will provide retirement income to him and Terry in the future. The College, as trustee, will manage and administer the trust with the assistance of professional investment advisors, all at no cost to Tom and Terry, who will benefit from a generous charitable deduction of \$103,585. If they cannot use all of the deduction this year, they may carry it forward for five additional years.

Until Tom reaches age 65, the trust will distribute net income, which Tom and Terry don't need now, so the College will invest to emphasize growth and minimize income. On January 1st after Tom turns 65, the trust will “flip,” or change character, to become a basic unitrust. On that date and for each year thereafter, the College will re-value the trust assets on January 1st and make payments for that year as a fixed percentage of that value. As trustee, the College will invest for total return in an effort to grow the principal over time.

*Tom has agreed to a distribution rate of 5%, the minimum, and has requested quarterly payments. If, at the time of the flip, the trust assets have grown in value to \$800,000, the annual trust distribution for the first year at 5% will be \$40,000, payable in quarterly installments of \$10,000. The payments, which may vary each year, will continue to Terry if Terry survives Tom.**



You can let the College invest for you through a flip unitrust. A flip unitrust for retirement combines the benefits of a net income unitrust and a basic unitrust.

During the “net income phase,” the trust pays out only net income. Upon funding, you will receive a charitable deduction to offset current income. And to minimize income, the trustee will invest to maximize growth, a strategy intended to build the trust’s long-term

principal value. At a specified future time, such as reaching a certain age or some other IRS-approved triggering event, the trust will change character, or “flip,” to become a basic unitrust as described on page 11. From that time on, the trust will be invested for total return and will make payments as a fixed percentage of the trust assets, re-valued annually on January 1st.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can We Sell Our Family Vacation Home Without Realizing All the Gain?”

Brothers Gerry and Gene Rubin, ages 66 and 68, jointly own a Lake Tahoe vacation home that they received by gift from their parents in 1993. The brothers and their families have enjoyed the home for over two decades, but their interest in using the property has diminished recently, while the cost of maintaining it has increased. Gerry and Gene desire relief from this burden and they welcome additional retirement income.

Based on a qualified appraisal, the vacation home has a fair market value of \$750,000. Gerry and Gene have a carryover basis of \$210,000.

Rather than sell the home, they decide to use it to fund a charitable remainder flip trust, which avoids immediate recognition for tax purposes

of the \$540,000 in capital gain when the property transfers to the trust and sells. Instead, tax on that capital gain will be partly avoided and partly deferred, with tax on the deferred portion assessed over time as Gerry and Gene receive trust distributions. As equal owners of the property, the Rubin brothers will split the charitable deduction of \$223,575. If they cannot use all of the charitable deduction this year, they can carry forward the balance for five additional years.

Gerry and Gene agree to a 6% unitrust payout rate with the objective of allowing the trust principal to appreciate and support a higher payout when they are older. In the first year of the trust's term, the College, as trustee, sells the property and invests the net proceeds in a professionally-managed balanced portfolio. Since the trust pays no tax on the sale, all of the net proceeds can be invested to support the future payments to Gerry and Gene.

*The College prepares the deed, transfer documents, and trust agreement without charge. Pomona's Director of Real Property will work directly with a local broker to market and sell the property, relieving the Rubin brothers of this burden.**



A flip unitrust for real property can help you avoid or defer capital gain tax from the sale of your vacation home or other real property. It is an excellent way to handle real estate or other valuable personal property that will take some time to sell.

A flip trust funded with real estate will

distribute net income until the property is sold. Then the net sales proceeds will be invested and the trust will “flip” to become a basic unitrust on the January 1st following the sale. After the flip, the trust will distribute a unitrust payout each year based on an annual valuation of the trust's assets.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can We Stay in Our Home and Receive Tax Benefits?”

Frances and Annie Li, ages 82 and 84, have a home in Claremont, California. They value the quiet atmosphere and participate in the educational community of the Claremont Colleges.

Frances and Annie intend to stay in their home for the rest of their lives. Since they have paid off the mortgage and no longer have that tax deduction, they welcome a new benefit in the form of a substantial charitable deduction. A qualified appraisal establishes that their home is now worth \$500,000.

They decide to give Pomona a deed to the home, retaining a life estate for both of their lifetimes. This will provide them with a charitable deduction of \$412,666.75. With Adjusted Gross Income (AGI) of \$190,970, they can't claim all of the deduction this year, so they will carry forward the balance for an additional five years. Because their combined federal and state marginal income tax rate is 33.3%, this may provide them with tax savings of up to \$137,418, depending on their AGI each year, over that six-year period.

*Frances and Annie have directed the future proceeds from their home to establish the Li Fund for the Arts to support the programming they always enjoyed as community residents.**



A retained life estate can allow you

to stay in your home and receive tax benefits. You may give away your primary residence or vacation home and retain the right to live in or use the property for the rest of your life. Unencumbered property works best for agreements of this type.

The transfer of real estate to Pomona College subject to a retained life estate allows you to claim a charitable deduction to reduce your income taxes. As the life tenant, you will continue to pay the costs of maintaining the property, including gardening, repairs, insurance, and property taxes.

If, after creating a retained life estate, you decide that you want to move out of the property, we will discuss with you the options available, which may include a joint sale of the property or a life-income agreement in exchange for the retained life estate based on the then-current value of your retained interest in the property. Each situation depends on the specific facts.

When the life tenancy ends at death, the College will sell the property and use the proceeds for its educational purposes, which may be according to a legacy agreement with the College that honors your memory and wishes.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

“How Can I Avoid Estate Tax and Benefit My Children and a Favorite Charity?”

Current law sets the unified estate and gift tax credit at over \$11 million for individuals and over \$22 million for married couples, at least through 2025. At these levels, most people no longer have to worry about estate tax. They can leave assets to loved ones without any estate tax burden. But for those individuals subject to estate tax, the government takes a whopping 40% of amounts over the unified credit. So it still makes good sense for those likely to have taxable estates to consider ways to avoid estate tax.



Elena Luna realizes that she will likely leave a taxable estate of \$14.5 million. She holds an equity position worth about \$2 million that she would like her son to receive without its value being reduced by taxes. She decides to transfer that position into a charitable lead trust that will distribute \$100,000 a year to Pomona College for the next six years. The entire \$2 million in value is removed from Elena’s estate. The present value of the gift to Pomona, \$587,600, transfers free of gift and estate tax. The balance, or \$1,412,400, can transfer to Elena’s son free of gift and estate tax by using a portion of her unified gift and estate tax credit.

*Elena’s son applauds this plan. He might have received more from his mother’s estate on a before-tax basis without the gift, but estate taxes would likely take a larger bite. And with the trust, Pomona receives \$600,000 in payments over the term to establish the endowed Luna Family Scholarship Fund, a family legacy to provide financial aid to deserving students, known as Luna Scholars. At the end of the six-year term, the trust terminates and the assets remaining distribute to Elena’s son, with any intervening appreciation in value going to him free of any gift and estate tax. At the end of Elena’s life, her son will receive the rest of her estate.**

A charitable lead trust may help

your family avoid estate tax while also benefitting your children and Pomona College.

When you transfer assets to the charitable lead trust, the trustee holds and invests those assets for a specified term of years or for your lifetime, during which the trust makes payments to the College. When the trust ends, the remaining assets transfer to family

members, with any intervening appreciation passing without gift or estate tax. Your gift and estate tax savings will depend on a number of factors, including the funding value, the payments to charity, and the appreciation of trust assets. Your charitable lead trust enables you to establish a family legacy at the College while also passing assets to loved ones in a tax-advantaged way.

*NOTE: The calculations and tax benefits included in this case study are estimates; actual benefits may vary.

Pomona Plan Professionals

With over 75 years of combined experience, our professional staff offers specialized expertise in life-income, retirement, and estate planning. Please call our office at 800-761-9899 to speak with us in confidence.

Linda Wight Mazur
Assistant Vice President



John Graham
Director



Kerry McFadden
Associate Director

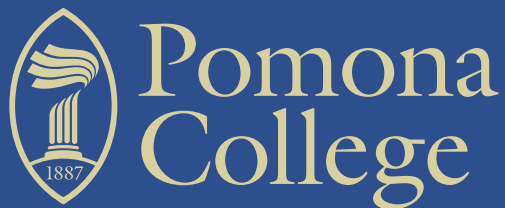


Art Landerholm
Director



The Pomona Plan
550 North College Avenue
Claremont, CA 91711-6326
800-761-9899
909-621-8143
Email: pomonaplan@pomona.edu
Website: www.pomonaplan.pomona.edu





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550 North College Avenue
Claremont, CA 91711-6326
800-761-9899
909-621-8143

Email: pomonaplan@pomona.edu

Website: www.pomonaplan.pomona.edu