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## Reaching your goals through generosity

Have you ever wished you could help but thought you couldn't afford to give? Are you looking for ways to support the causes you care about? Are you looking for ways to save on your taxes this year through charitable giving? Would you like to avoid capital gains tax on the sale of appreciated assets? Are you interested in ideas to help you plan and save for the future? If you answered "yes" to any of these questions, a planned gift can help you achieve your goals.

A planned gift is really quite easy—it involves some planning that helps both you and our mission.

The planning tools on our website can help you create a legacy in your will or trust, increase lifetime income for you and your spouse and pass on property to your heirs through a charitable plan.

Planned giving is a way to integrate your financial planning goals. Here are some of the most common planned gifts you can make:

### **BEQUEST**

Your Will may include a gift of a specific asset, a dollar amount or a percentage of your estate to charity.

### **LIFE ESTATE**

You can make a tax-deductible gift of your home and remain living in it for your lifetime. There are additional real estate sale strategies that can provide you with cash, a charitable deduction and even income.

### **CHARITABLE GIFT ANNUITIES AND CHARITABLE REMAINDER TRUSTS**

These plans can provide you with lifetime income, a charitable income tax deduction and leave a nice gift to charity. If you own appreciated assets such as stock or real estate, we can help you sell those assets tax free.

**If you have questions about your specific assets, potential income or tax savings please contact us as we are happy to help be of assistance to you in reaching your goals.**

Cory Anderson '89, Executive Director for University Advancement



**P**lanning is an important step in your journey

**R**emember to provide for the people and causes you care about

**N**ever has there been a better time than now

**D**on't leave your legacy to chance

**1** Receive your free estate planning guide

**2** Contact us and begin exploring customized planning options created just for you

# Take a Turn in the Right Direction



Experts say we will soon “drive” self-driving cars that can take us where we want to go while allowing us to sit back and sleep, play chess, read or do anything else that helps us relax.

While that may be the future, most people are not ready to turn over control and trust self-driving cars. Can a self-driving car get you where you want to go? Will it stay on the road? How will it handle something unexpected?

When it comes to our future and the safety and care of loved ones, many of us would not relinquish control to a car that was on auto-pilot. What if it did not work as intended? Yet, when it comes to our finances, healthcare and our estate plan, many of us have freely chosen to give up control to a system that is random and ill-equipped to make the kind of decisions we can best make ourselves. Under state law, if you are incapacitated or pass away without a plan someone else will make important decisions that could affect you and your loved ones.

For example, if you die without a will or trust, a court will determine how your assets are distributed and that may happen in a way that does not reflect your wishes.

Don't leave your legacy to chance. It's easier than you might think to write a will and provide for the people and causes that mean the most to you. We can help you gather the information necessary to create your plan using our estate planning guide.

Contact us to request your free guide. Also, let us know if you plan to include our organization in your estate plans so we can make sure your gift goes to help the causes that mean the most to you.



# Your Life & Your Goals



While the world may not be quite ready for a self-driving car, it is nice to imagine a car that could give you peace of mind by avoiding traffic jams, save you time by getting you to your destination sooner and which could save you money by reducing fuel consumption.

While we can't give you a car, we can help give you peace of mind and help you save time and money.

Most of your wealth is probably invested in your home, a bank or other investment accounts. These assets can all be transferred to your loved ones or benefit our cause without you ever writing a will. By making a simple change, these assets can go automatically to the beneficiaries you select.

- **Life Insurance** — Complete a beneficiary designation form, designating a person or charitable beneficiary for your life insurance policy.
- **IRA** — Complete a beneficiary designation form to benefit the people and causes most important to you. Many administrators now make these forms available online.
- **Investment, Checking and Retirement Accounts** — List your loved ones or favorite causes as payable on death beneficiaries on a form provided by your account administrator.
- **Real Estate** — Give your property to loved ones and your favorite causes by deed while reserving a life estate. Contact us for a free illustration of the benefits of this plan.

When a beneficiary designation is completed properly, assets simply pass automatically at your death. Call or email us for all the ways you can make modest changes to your plans and benefit the people and causes important to you.





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## Begin Your Philanthropic Journey

Would you like to get involved and support our cause in exciting ways? You may be surprised to discover that there are many options available with gift planning. Let us help you make a turn in the right direction with a plan that's customized for you and your goals, so that giving to the causes you care about becomes possible today.

### » Charitable Bequest

Creating a will is an important step in your life journey. It's your opportunity to plan how you will benefit your family, friends and charitable organizations after your lifetime. Including a gift in your will, often called a bequest, is a great way to support the future of our organization without giving away any of your assets today. A bequest is a gift that can be changed at any time, if your circumstances change.

### » Make Plans for the Road Ahead!

Here are some of the ways you can support our cause with a charitable bequest:

- Make a gift of a specific dollar amount
- Gift us an asset such as a vehicle or artwork
- Make a gift of a percentage of your estate
- Leave us the remainder of your estate after you have provided for your heirs