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Harvest Your Legacy



A Savings for You and a Benefit for VCSU

An education is the most precious gift you can offer. That is why the work at the Foundation is so important to the VCSU campus community. The students who work the hardest, go the extra mile, and embrace opportunities are the most likely to excel in this world. Yet many of these ambitious, high achieving students need scholarship support to realize their dreams.

You can make a dream come true. Please review the information in our newsletter to find out how your required minimum distributions can help both you and students at VCSU to help to support their education. Daily, we observe the generosity, commitment to education, and belief in supporting our community that defines our donors. They give to VCSU because they believe in the value and power of a college education.

Our endowment is growing each year thanks to those who take advantage of this opportunity. VCSU has THE most attractive and significant scholarship program in the region thanks to your generosity. That support makes VCSU not only the best institution to attend, but also the most affordable.

Contact the VCSU Foundation Office and join us as we lean in on a brighter future. Call 701-845-7203.

Cory Anderson '89, Executive Director for University Advancement



MAKE SURE YOUR ESTATE PLAN HONORS YOUR LIFETIME OF VALUES, LOVE AND FRIENDSHIP.

HARVEST Your Legacy

Make sure you harvest the crops you plant. Too often we work for years but never reap the benefits of what we have sown. The fall colors and crisp, autumn air remind us of past holidays, gatherings and festivals. Harvest those memories.



The family, friends and neighbors that surround you reflect your values, your commitment and your integrity. You deserve a plan that reflects those people and causes important to you. Your legacy honors your life. Ironically, a plan that seems written for others is really for us. Your legacy is your life's harvest, and it is worthy of the small investment of time to make it work for you.

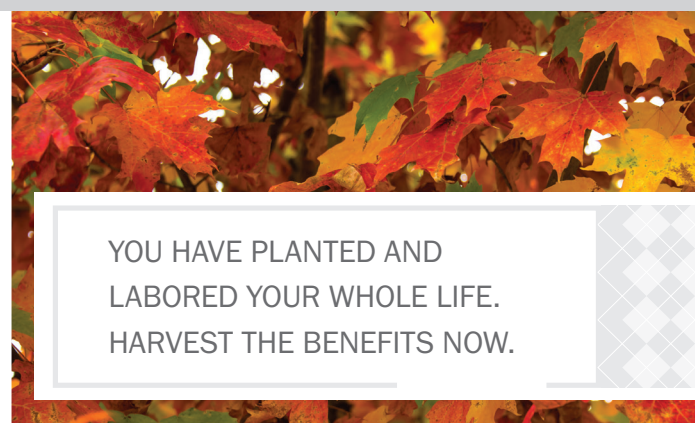


Without a will or estate plan, our harvest stays in the field. It remains unprotected and may never be enjoyed. Rather than our legacy reflecting our values and our priorities, state law will decide, shape and create our legacy for us. Do not leave your life's bounty to that near-random event.



The good news is planning your legacy is fun, rewarding and fulfilling. It can be easy. No one with a plan ever regrets having one. Take time now to write your will or revise it. Your legacy can reward and affirm your lifelong commitment and investment in the family, people and causes important to you.

For links to assist you in creating a plan that works for you, visit our website, vcsualumni.org. Your life is too important not to honor it with a fitting legacy.



YOU HAVE PLANTED AND LABORED YOUR WHOLE LIFE. HARVEST THE BENEFITS NOW.

Rolling

INTO A NEW SEASON

By taking a distribution from your IRA this year, you will likely pay more in taxes and may even reach a higher tax bracket. Rolling over part of your IRA's "required minimum distribution" or "RMD" to a charity like ours can help reduce your tax bill while supporting our cause.

If you are 70½ or older, you can make a gift of up to \$100,000 this year from your IRA to help further our mission. Compare the impact of taking your RMD versus the benefits of making an IRA charitable rollover gift to us:

Taking Your RMD

- You pay income tax on your distribution
- You may not need or want the money
- Your tax dollars go to Washington
- You are limited by the RMD rules

Making an IRA Gift

- You will pay no income tax on your gift
- You can help support your favorite causes
- Your gift can help build your charitable legacy
- You can use your IRA in the way you want

Double the Benefits!

An IRA charitable rollover gift can benefit both you and our mission! Contact your IRA administrator to get started with your gift. While you will not receive an income tax deduction, you will not pay taxes on any distributions made to us. Please also inform us of your plans so that we use your gift for the causes that mean the most to you.

Easy Like a **Fall Morning**

Fall mornings are special. A light blanket or jacket is all you need. It is just one of the easiest times of year. Usually, when people think of estate planning, they think of complicated documents and multiple trips to an attorney, but like an autumn morning, some things are easy. The simplicity and joy may surprise you.

When you talk with your attorney, ask about a payable on death designation. A payable on death designation, or POD, is one of the easiest things you can do in your planning. You can use it for your checking, savings, investment and retirement accounts. By completing a simple form for each account, you can choose who receives the account when you pass away. It only takes a few moments to complete.

When you complete a beneficiary designation or POD for your accounts, you have the simplicity of:

- Changing your beneficiaries when you want
- Changing your mind as often as you want
- The comfort of knowing your accounts pass automatically at your death



Work with your attorney to make sure a beneficiary designation fits in your plan. Then ask your banker or account administrator about a beneficiary designation form. You can help the family member or charity of your choice (or both) with a simple, easy designation. You can then live every day wrapped in the comfort of knowing you have made a difference.



VCSU Foundation Office
 101 College St. SW
 Valley City, ND 58072



Your Gift Matched *Your Impact Extended*

Submit gift by December 1, 2022 to increase your impact.



Gerald and Cindy Urlaub
 West Fargo, N.D.

NORTH DAKOTA CHALLENGE FUND MATCHING GRANT

Matching dollar pledges are allowed over a seven year period. Leveraging a portion of an estate to receive matching dollars is also available.

With a minimum \$5,000 endowment gift to VCSU through the VCSU Foundation, you may benefit from a North Dakota income tax credit equal to 40% of the charitable gift AND also qualify for your donation to be matched \$1 for every \$2 you give.

YOUR GIFT AMOUNT	\$5,000	\$25,000	\$50,000
State Match	\$2,500	\$12,500	\$25,000
TOTAL GIFT TO VCSU	\$7,500	\$37,500	\$75,000

Your charitable gift can cost less and do more than ever before thanks to the North Dakota endowment tax credit and challenge fund matching grant program! Please consider making a gift today. As always, this information is provided for educational purposes only. Please consult your own attorney, accountant or financial adviser for advice on your individual situation.

Learn more by emailing alumni@vcsu.edu or calling (701) 845-7203. Visit VCSUAlumni.org.