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## "Creating a Legacy" Estate Planning eNewsletter – September 2017

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From: **Bethel University** <[planned-giving@bethel.edu](mailto:planned-giving@bethel.edu)>

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Subject: "Creating a Legacy" Estate Planning eNewsletter – September 2017

Creative estate planning can benefit you, your family, and Bethel.

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# *Create a Legacy*

## ESTATE PLANNING NEWS

Hi –

I've worked in Planned Giving at Bethel for a long time and I've learned there are two aspects of the word "planned." Having a plan for your investments is obvious, but the second part is tailoring that plan to each individual or couple. That's what I hope makes our team different. We know Bethel is important to you, but our goal is to match your gifts to the specific areas across the university that inspire you—and have you inspire them.



Over the next few months, we'll review different options for planned giving in each newsletter and explain the benefits for each one. If you would like to learn more about estate planning, I encourage you to attend a seminar we're hosting on October 17. Whether you're at the beginning stages or you've had a plan for years, this seminar will have helpful information for you. You can [learn more and register online](#).

At Bethel, our goal is to provide credible information about these important financial decisions for Bethel alumni and friends. You can read more about [planned giving options on our website](#). We hope the information in this newsletter and our website are helpful resources on topics that affect your quality of life, your finances, and your legacy.

Please [contact us](#) if we can provide more information or otherwise be of assistance to you.

Dan Wiersum  
*Associate Vice President for Planned Giving*

## IRA Charitable Rollover

### **Hidden Treasure or Delayed Disappointment?**

For many of us our greatest asset, apart from our home, is our IRA or other retirement plan. The IRA holds this distinction because Congress designed it to encourage investment and future growth.

But as the assets in your IRA grow, so do the taxes that will be owed in the future. When your children or grandchildren receive the assets in your IRA, they also receive the burden of the taxes due on them. The good news is there are ways to plan for your IRA to deliver all its expected benefits with as few taxes as possible. We can give you some ideas to discuss with your accountant, financial advisor, and attorney. These will ensure that your family and your legacy benefit while minimizing taxes for everyone.

Also, you might think about giving away your unused IRA assets so the assets will be passed on with no tax due. When you give your assets to a qualified tax-exempt organization like Bethel, we receive 100% of your IRA proceeds.

However, we would never recommend giving your IRA to Bethel without also emphasizing there are other assets and ways to provide for your family without

negative tax consequences. Some of the best assets to give your children include your stocks or home. These assets step up to fair market value in your estate, and can be sold later with little or no tax due.

To learn more about the variety of ways you can pass on assets to your family and to the causes you love in the most beneficial ways, visit our [planned-giving website](#) or contact us at [651.635.8053](tel:651.635.8053), or [planned-giving@bethel.edu](mailto:planned-giving@bethel.edu).

## Donor Story—“You Can’t Out-give God”



When asked to share her story, a faithful Bethel donor said she would prefer to remain anonymous, but she would write a letter about why she gives to Bethel each year. Her words are even more meaningful now because she passed away unexpectedly just a week after she wrote this note. However, her love for Bethel will continue through her generous estate gift.

[Read how she’s learned through the years that “You cannot out-give God.”](#)

## Planned Giving Event



### **Bethel’s Newly Expanded Estate Planning Seminar**

Learn how to **PROVIDE** for and **PROTECT** your family, healthcare, finances, and estate.

**Have you created a plan for your future?** If you are like many people, you have not begun to plan or you may need to make updates to your current plan.

Led by Bethel estate planning experts, with local attorney April King, the [Estate Planning Seminar](#) will provide the tools and insight needed for you to pass

income or principal on to your family, and find creative ways to help your favorite charitable causes.

Seminar Topics include:

- Should you have a will or trust?
- How can you devise your medical healthcare directive?
- How can you provide income for your family throughout retirement and beyond?
- How can you preserve assets for loved ones?

**Date:** Tuesday, October 17, 2017

**Time:** 10 a.m.–2:15 p.m.

**Location:** Bethel University Anderson Center, (ANC 307)  
2 Pine Tree Drive, Arden Hills, MN 55112

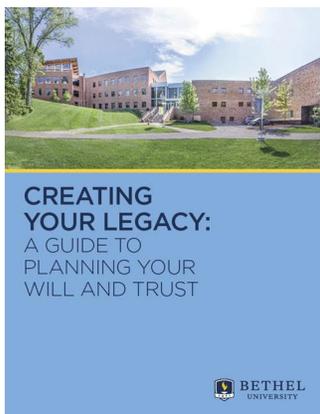
**Cost:** \$20 per person (additional \$10 for spouses) *Materials and lunch included.*

[Learn more and RSVP today!](#)

*Please register by Tuesday, October 10.*

Questions? Contact Marleen Smith, [651.635.8053](tel:651.635.8053) or [planned-giving@bethel.edu](mailto:planned-giving@bethel.edu)

## Planned Giving Resources



We are offering a [FREE Wills Guide](#), *Creating Your Legacy: A Guide to Planning Your Will and Trust*, to our friends and alumni. This guide walks you through the information gathering steps as you begin to think through your will, estate, and passing assets to family members.

**Personal Planner**

**Savvy Living**

**What Do You Own?**

**How to Organize Your Affairs**

John and Helen have been thinking about updating their estate plan. They called and made an appointment with their attorney, Clara. [Read More](#)

My wife and I would like to get our personal and financial affairs in order so our kids will know what's going on if we get sick or die. What tips can you offer? [Read More](#)

## Washington News

[Read Latest News—Washington](#)

## Finances

**Stocks**—[Read Latest News—Stocks](#)

**Bonds**—[Read Latest News—Bonds](#)

**CDs and Mortgages**—[Read Latest News—Interest](#)

## Bethel's Planned Giving Team



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for Planned Giving*



**Paul Deakins '89, CFRE**  
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This material is for educational purposes only and is not intended as financial, legal, or tax advice. Please seek a professional advisor for personal estate planning services.

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