



Fwd: "Creating a Legacy" January 2019 – Charitable Gift Annuities Now at Higher Rates

From: "Bethel University" <development@bethel.edu>
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Creative estate planning can benefit you, your family, and Bethel.

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Create a Legacy

ESTATE PLANNING NEWS

Hi –

As 2018 ended, I saw many articles about the ups and downs on the stock market last year. It made me think about charitable gift annuities (CGAs) and how they can provide financial stability in the midst of the highs and lows of the stock market. When you invest in a CGA, you are guaranteed returns and at the same time you are able to support a worthy charity like Bethel.



Longtime Bethel donors Norma and Robert Pint have taken out CGAs with Bethel that provide income to them and their family. At the same time, the Pints are passionate about building up strong churches, and supporting Bethel Seminary will do just that. Below you can [read more](#) about them, their faith, and ways they are investing in kingdom work. You can also read more about CGAs, including how to get more information if it sounds like the right option for you.

I'm excited to welcome Paul Deakins '89 back to the planned giving team. [Please reach out](#) to either one of us to discuss planned giving options at Bethel.

May the Lord bless you, your family, and Bethel in 2019,

Dan Wiersum
Associate Vice President for Planned Giving

Secure Payments for Life



Is a Gift Annuity Right For You?

If you are looking for a more secure financial future, a [charitable gift annuity \(CGA\)](#), may be the answer for you.

A CGA is is a contract between you and Bethel. You make a gift of cash or property to Bethel, and in return you (and a loved one) receive lifetime payments and tax savings. After you have received all of your payments, what remains supports Bethel's mission of providing students a Christ-centered, transformative education. Such gifts deeply impact the lives of Bethel students.

The returned benefits of a charitable gift annuity include:

- Lifetime fixed payments for you (and/or loved one)
- Attractive, partially tax-free payments
- An income tax deduction the year the gift is given
- Capital gains tax savings when funded with appreciated assets
- Create a legacy by supporting transformative, Christ-centered education at Bethel.

Gift Annuity Rates Have Increased

In 2018, CGA payment rates increased between 0.3% to 0.5% depending on an annuitant's age. This means at many ages, you can lock in higher lifetime payments when a gift is made. This is good news for Bethel friends who want to support our work and provide income for themselves or others.

Calculate Your Benefits



One-Life Bethel CGA Rates		Two-Life Bethel CGA Rates	
AGE	RATE	AGE	RATE
62	4.8%	62/62	4.3%
66	5.2%	66/66	4.6%
71	5.7%	71/71	5.1%
76	6.4%	76/76	5.6%
81	7.5%	81/81	6.4%
86	8.5%	86/86	7.6%
90 & up	9.5%	91/91	9.3%

Would you like to see the benefits of creating a CGA? You can use the [Gift Annuity Calculator](#) to estimate payment projections or tax deductions based on your gift of cash or appreciated property.

For a personalized illustration or if you have questions, please [contact Dan Wiersum](#), or the Planned Giving office by phone at 651.635.8053, or by email at planned-giving@bethel.edu.

Donor Impact Story



Robert and Norma Pint

By giving to Bethel through charitable gift annuities, Robert and Norma Pint continue their long history of giving to Bethel while securing income for themselves and their family.

As the Pints, 88, face health challenges, they're giving thanks for each day together and are leaning on their faith. "God is good all the time," Robert says. "He's in control all the time. He knows what's happening and why, and we have to have the willingness and the patience to accept. That's our goal."

The Pints' relationship with Bethel spans decades. Today, they have multiple charitable gift annuities through Bethel and started the Norma R. and Robert F. Pint Seminary Scholarship Fund to support Bethel Seminary students.

[Read more about how God has been faithful to Robert and Norma, and how they have given back to Bethel.](#)

Student Impact Story



Nikole Logan GS'18

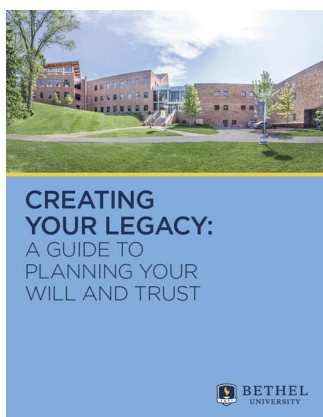
Nikole Logan GS'18 was pursuing her Doctor of Education in K-12 Administration degree at Bethel when she experienced unanticipated changes in her personal life. These unexpected challenges meant Logan needed compassion and empathy from her instructors. She says this is exactly what she received at Bethel.

Instructors offered prayers, words of encouragement, and the extra time needed to complete her assignments so Logan could prioritize the needs of her family.

“This is why I say I didn’t choose Bethel, but instead the Lord put it in my path,” Logan says. “He knew all of these things were going to happen...When life felt like it was crumbling, I was in a place where people believed what I believed, encouraged me, and could support my spiritual growth. They were some of the people who walked with me, sharing the load with me until I was ready.”

[Read more about Nikole Logan and the impact Bethel had on her life.](#)

Estate Planning Resources



Free Wills Guide—Benefit Your Family and Impact Bethel’s Future

We would like to send 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.

[Bethel’s estate planning experts](#) are also available to answer questions and help customize your estate plans to provide for financially protect you and your family while creating an enduring legacy.

Planned Giving Events

Save the Dates for these Spring 2019 Events:

- **Royal Nation Naples** and **Orlando**: March 21 and 22

- **Scholarship Recognition Dinner:** April 25
- **Royal Heritage Society Dinner & Classics Concert:** May 10

Personal Planner

Trusts for Surviving Spouse

There are three different basic types of trusts for a surviving spouse: a qualified terminable interest property trust (QTIP), a qualified domestic trust (QDOT) or a charitable remainder trust (CRT). [Read More](#)

Finances

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

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

Savvy Living

Does Medicare Cover Dental Care?

I will turn 65 in a few months and will be enrolling in Medicare, but I am concerned about my dental care coverage. Does Medicare cover dental procedures? If it does not, where can I get dental coverage? [Read More](#)

Washington News

[Read Latest News](#)—[Washington](#)

Bethel's Planned Giving Team



**Dan Wiersum '73,
CSPG, MBA**
*Associate Vice President
for Planned Giving*



**Paul Deakins, '89,
CFRE**
*Senior Planned Giving
Officer*



Marleen Smith
*Manager for Planned
Giving Operations*

NEWS

EVENTS

GIVE

[Office of Planned Giving](#)

651.635.8053 (800.255.8706, ext. 8053)

planned-giving@bethel.edu

bethel.edu/planned-giving

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Bethel University | 3900 Bethel Drive | St. Paul, MN 55112 |
651.638.6400 | www.bethel.edu

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