



Hi –

Fall semester is almost upon us! We can't wait to welcome another class of Bethel students to campus as they prepare to pursue the callings God has for them. We're also grateful for the prayers and support of friends like you, which leave a lasting impact on students long after they go out into the world to serve.



If you're considering additional ways to partner with the people and organizations you care about, I invite you to learn more about the benefits of IRA charitable rollovers. This newsletter will outline the various ways you can reduce your taxes while making a difference in the lives of Bethel students. You're also welcome to connect with our team anytime—we're always happy to serve you!

Adel Irwin

Senior Director of University Advancement



DONOR STORY



“Higher education has always been important to us. For retired people, the IRA is a great tool. You're giving off the top, so you're lowering your gross income and reducing your taxes. We enjoy seeing our money at work, especially in scholarships to keep Bethel accessible and affordable for all students.”

—Paul and Gretchen Sanders



FEATURED PRODUCT

IRA Charitable Rollover

You may be looking for a way to make a big difference to help further Bethel University's mission. If you are 70½ or older, you may also be interested in a way to lower the income and taxes from your IRA withdrawals. An IRA charitable rollover is a way you can support Bethel students this year.

Benefits of an IRA charitable rollover:

- Avoid taxes on transfers of up to \$100,000 from your IRA to Bethel University
- May satisfy your required minimum distribution (RMD) for the year
- Reduce your taxable income, even if you do not itemize deductions
- Make a gift that is not subject to the deduction limits on charitable gifts
- Help further the work and mission of our organization

How an IRA charitable rollover gift works:

1. Contact your IRA plan administrator to make a gift from your IRA to Bethel University
See [sample letter](#) to use when requesting a distribution from an IRA
2. Your IRA funds will be directly transferred to our organization to help continue our important work
3. Please note that IRA charitable rollover gifts do not qualify for a charitable deduction
4. Please [contact us](#) if you wish for your gift to be used for a specific purpose at Bethel

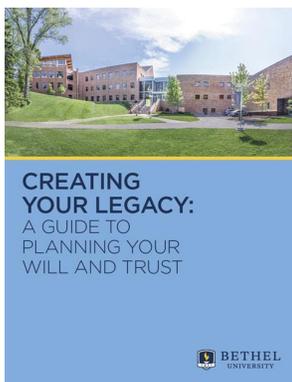


ESTATE PLANNING RESOURCES

Creating a Will Is Easier Than You Think

Creating your will is your opportunity to carefully articulate your wishes, your values, and your legacy. This planning is important to help you *Provide* for and *Protect* your loved ones and the charitable organizations you care about after you're gone.

If you are thinking about creating or updating a will or trust, we can help. Bethel's website at bethel.edu/planned-giving includes a number of valuable resources about [wills and bequests](#), including wills videos, and a free personal and secure [online Wills Planner Account](#).



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 is an easy-to-use, fill-in-the-blank booklet that can help you organize all of the information an estate planning attorney will need to create your will or trust plan.

Personal Planner

[How to Give Property to Children](#)

Parents have a number of reasons for making gifts to children. First, a parent should have sufficient resources for retirement and for long-term care needs before making substantial gifts. Once you've acquired a reasonable level of security, you might consider making gifts to children.

Savvy Living

[Basic Cell Phone Plans for Seniors](#)

For many seniors who want a basic cell phone for emergency purposes and occasional calls, there are a number of inexpensive plans available from smaller wireless providers. Here are some of the best deals available right now.



PLANNED GIVING TEAM



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This information is educational in nature. It is not offering professional tax, legal, or accounting advice. For specific advice about the effect of any planning concept on your tax or financial situation or with your estate, please consult a qualified professional advisor.

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