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## “Creating a Legacy” Estate Planning eNewsletter – November 2017

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

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Learn more about the benefits of creative estate planning.

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# *Create a Legacy*

## ESTATE PLANNING NEWS

Hi –

As the end of the year approaches, many families think of giving year-end gifts to the charities of their choice. We hope you consider giving to Bethel University. You could consider including estate planning through a will or trust, a gift annuity, donor-advised funds, or donating a stock gift.

The stock market is at an all-time high, which makes it a good time for giving stocks. If you are considering a stock gift, remember to start the



process early so you don't run out of time before December 31.

Please [contact us](#) for more creative giving options as you decide on your end-of-year gifts. Our goal is to provide credible information about these important financial decisions for Bethel alumni and friends.

Dan Wiersum  
*Associate Vice President for Planned Giving*

Ending the Year Well:

Get a head start on your year-end tax planning.



There are a number of charitable planning strategies that can help you lower your income taxes this year. Here are some ways you can shift tax dollars to charitable dollars and support a cause or an organization like Bethel University.

#### **[IRA Charitable Rollover](#)**

Congress made permanent the law that allows people age 70½ or older who own an IRA to make cash gifts directly from their IRA to charity. For many people, this is the best tax-wise way to give. An IRA rollover gift will not be included in your taxable income and will qualify for your required minimum distribution.

#### **[Gift of an Asset](#)**

If you wish to make a gift to support our cause this year but are concerned about preserving your cash resources, consider a gift of an appreciated asset. A gift of securities, business interests, or real estate can provide you with significant income and capital gains tax savings, often exceeding the benefits of a cash gift.

#### **[Zero-Tax Gift and Sale](#)**

If you are planning to sell an asset like securities, real estate, or a business, before you sell, consider a “zero-tax” charitable gift and sale. By making a gift

of part of the asset before the sale, you can use a tax-saving charitable deduction to significantly lower or eliminate the capital gains tax on the sale.

### Consider these worthwhile strategies before the year's end:

- Selling securities, real estate, or a business this year?  
*Consider planning strategies to avoid capital gains tax.*
- Age 70 ½ or older?  
*Check on your IRA required minimum distribution.*
- Own an IRA and/or 401(k)?  
*Maximize your deductible contributions.*
- Expect to be in a lower tax bracket or can control income?  
*Shift income to this year.*
- Expect to be in a higher tax bracket?  
*Talk to your tax advisor for solutions to manage taxes.*
- Extra medical expenses?  
*Establish a health savings account (HSA).*
- Have investment losers?  
*Sell to offset winners and lower your capital gains tax.*
- Have state taxes, property taxes, or medical bills?  
*Accelerate deductible expenses.*

If you would like further information on these end-of-year planning strategies, please call [Dan Wiersum](#) or the Planned Giving office at [651.635.8053](tel:651.635.8053), or email [planned-giving@bethel.edu](mailto:planned-giving@bethel.edu). We can help you create a plan that meets your needs and goals.

### Meet John Roise



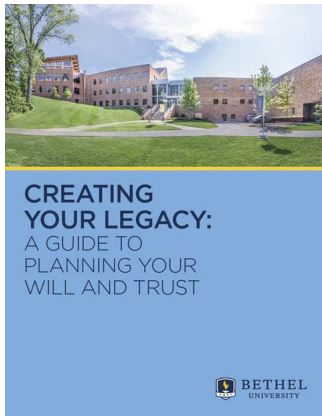
**John Roise**

John Roise and his wife, Sue, have been "walking the walk" since they met in college. For them, that means giving generously and giving often. As the president and owner of multiple entrepreneurial ventures, including Mankato-based Lindsay Window & Door, LLC, Roise says the financial resources he acquires belong to God. One way he has invested in the kingdom is through giving stock—every piece of it he had. "It's a win-win," Roise says. "You can put it in a Donor Advised Fund, and you can give it to whomever you want, whenever you want...It's a good option for

everyone, particularly now that the market is at an all-time high."

[Read how Roise turned his rags-to-riches story into one of giving everything back.](#)

## 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

#### IRA and 401(k) Designated Beneficiary Options

Each year, IRA and 401(k)s are subject to required minimum distributions (RMDs). Because the distributions start at just under 4% at age 71 and then slowly increase, many IRA and 401(k) plans will continue to grow. [Read More](#)

### Savvy Living

#### Finding Money for Long-Term Care

What resources can you refer me to for long-term care financial help? My 84-year-old mother needs assisted living or nursing home care, but we do not have a lot of money and she

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does not have long-term care insurance. [Read More](#)

## Bethel's Planned Giving Team



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



**Marleen Smith**  
*Manager for Planned  
Giving Operations*

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### **Office of Planned Giving**

651.635.8053 (800.255.8706, ext. 8053)

[planned-giving@bethel.edu](mailto:planned-giving@bethel.edu)

[bethel.edu/planned-giving](http://bethel.edu/planned-giving)

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Bethel University | [3900 Bethel Drive](#) | [St. Paul, MN 55112](#) |  
651.638.6400 | [www.bethel.edu](http://www.bethel.edu)

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