
“Creating a Legacy” Estate Planning eNewsletter – October 2017

From: **Bethel University** <planned-giving@bethel.edu>

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Subject: “Creating a Legacy” Estate Planning eNewsletter – October 2017

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

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Create a Legacy

ESTATE PLANNING NEWS

Hi –

Often when we think of making a year-end gift to a charitable organization, we think of writing a check. Another way to give that benefits Bethel and provides benefits to the donor is a gift of shares of stock or a mutual fund. If you have stock that has appreciated, you can donate it to Bethel. Donating stock versus selling it and donating the money saves you capital gains tax and, in the end, can add about 15% to your gift to Bethel. You can read more about this and other [planned giving options on our website](#).



I hope the information in this newsletter and the Planned Giving 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

Gifts of Appreciated Assets

Are You Looking for Ways to Save on Taxes and End the Year Well?

As Bethel students prepare for mid-term reports and exams, you may already be planning your year-end charitable giving. With the stock markets setting new record highs, now may be a good time to consider giving appreciated stock as part of your year-end strategy. Also, if you own shares of mutual funds that have appreciated in the past year, now is a good time to donate them to a charity such as Bethel.

[Gifts of appreciated assets](#), including securities or real estate, are excellent ways to support Bethel's mission of transformative Christian higher education and theological training. These gifts can provide you with numerous benefits:

- Receive an income tax deduction, based typically on the asset's fair market value
- Avoid federal and state capital gains taxes
- Avoid the Affordable Care Act Medicare tax

Dividends and capital gains are distributed at year's end. Donating your mutual fund shares now, before taking those distributions, may reduce or eliminate altogether the taxes you would otherwise incur on those gains, and it will increase the value of your gift to Bethel.

For specific questions about transfer of marketable securities, mutual funds, or if you have closely held stock to donate to Bethel, please call [Dan Wiersum](#) or the Planned Giving office at [651.635.8053](tel:651.635.8053), or planned-giving@bethel.edu.

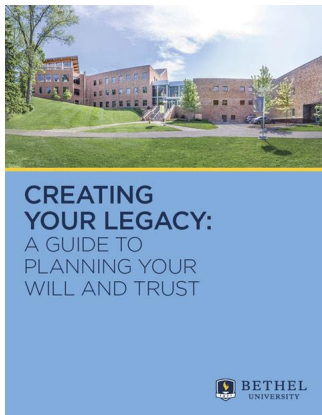
Donor Story—Meet Peter Rekstad '85: Financial Advisor, Bethel Foundation Board Member, and Bethel Donor



Peter Rekstad '85 is an alumnus, Bethel Foundation board member, Bethel parent, and more. He works as an investment professional who often assists his own clients in giving gifts of stock, rather than selling it and giving the IRS part of the proceeds. His advice—which he lives by himself—is to use one's portfolio, rather than significant sums of cash, for charitable giving.

[Read more about.](#)

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

Married Couples and Property

Joint tenancy for married couples is very simple and quite common. However, it is not always the best plan, especially if there is a second marriage or blended family. [Read more.](#)

Washington News

[Read Latest News—Washington](#)

Savvy Living

Check-in Services for Seniors Who Live Alone

Are there any services you know of that check in on elderly seniors who live alone? My 84-year-old father won't wear a lifeline help button and I worry about him falling or having a medical emergency and not being able to get to the phone to call for help. [Read more.](#)

Finances

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NEWS

EVENTS

GIVE

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