



“Creating a Legacy” March 2019 – Getting + Giving the Most From Your Assets

From: **Bethel University** <development@bethel.edu>

Date: Mon, Mar 18, 2019 at 10:31 AM

Subject: "Creating a Legacy" March 2019 - Getting + Giving the Most From Your Assets

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

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Hi –

Next month we will host our annual [Scholarship Recognition Dinner](#) at Bethel. I look forward to this event every year and the chance to see so many donors meet and talk to our student scholarship recipients. Last year, Stephanie Fedor '09, S'18 spoke during the event and shared how receiving a scholarship really allowed her to select a faith-based college and seminary. You can read more about Stephanie below, and the work she is doing for God's glory and our neighbors' good.



This month you will also read about charitable gift annuities (CGA) and the ways you can set up a CGA to support scholarships at Bethel. We can establish your gift annuity so that when it matures, the balance can go right into a scholarship fund that has meaning to you.

[Contact us today](#) to learn more about CGAs and other creative giving options for you and your family.

Dan Wiersum

Associate Vice President for Planned Giving

Getting + Giving the Most From Your Assets

Would you like more income and financial security?

Do you own assets that produce little or no income?

Have you considered a charitable gift annuity in the past, but weren't ready?

If you answered yes to any of these questions, now is an excellent time to consider a charitable gift annuity with Bethel.



How to Maximize Your Investments

Do you own highly appreciated stock or other investments that, if sold, would result in a high tax bill? Are your CDs or other investments producing a lower return or less income than desired? If you're looking for ways to manage your investments, maximize their worth and minimize taxes, an appealing charitable strategy that can help you achieve your goals would be a [charitable gift annuity \(CGA\)](#).

Is a Gift Annuity Right For You?

A CGA is a contract between you and Bethel. You make a gift of cash or an appreciated asset (like stock or property) to Bethel, and in return you (and a loved one) receive fixed lifetime payments and tax savings. This

income will be fixed, meaning it will never change and will be paid to you at a rate based on your age and the payout date you select. The higher the age when payouts begin, the higher the payment rate.

After receiving 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.

Gift Annuity Rates Have Increased

Now is a great time to consider a CGA since payment rates recently increased. Payments are based on the age of the annuitants at the time the payout begins. The older you are, the higher the rate and the more you will receive. This is good news for Bethel friends who want to support our work and provide income for themselves or others.

New Higher Gift Annuity Rates

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%

**PLANNED
GIVING
CALCULATOR**



Click here to
**calculate your
rate.**

Calculate Your Benefits

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.

Stephanie Fedor '09, S'18

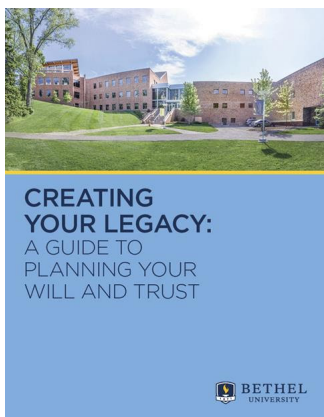


Stephanie Fedor

Stephanie Fedor '09, S'18 graduated with a biology degree from Bethel and returned for her Master of Divinity at Bethel Seminary. A year ago, Stephanie shared during the [Scholarship Recognition Dinner](#) how scholarships have allowed her to deepen her faith at a private university—especially as someone who doesn't come from a faith-based family.

Last year, Stephanie came in second place in the annual Omark Preaching Competition at Bethel Seminary. [Read more](#) about this tradition and Stephanie's unusual path to becoming a preacher.

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 and **Protect** you and your family while creating an enduring legacy.

Planned Giving Events

Mark your calendars now for these upcoming spring events at Bethel and across the country:

- **Royal Nation Naples** and **Orlando**: March 21 and 22
- **Scholarship Recognition Dinner**: April 25
- **Royal Heritage Society Dinner & Classics Concert**: May 10

Personal Planner

'Give It Twice' Trust

A very popular option for a parent with children is called the "Give It Twice" trust. This is a trust funded when the surviving parent passes away. Part of the estate is transferred outright to children. The balance is placed in a special "Give It Twice" trust. [Read More](#)

Finances

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Savvy Living

Do I Need To File A Tax Return This Year?

What are the IRS income tax filing requirements for retirees this tax season? My income dropped way down when I retired last year, so I am wondering if I need to file a tax return this... [Read More](#)

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