



"Creating a Legacy" December 2019 —Charitable Gift Annuities: Act Now to Secure Higher Lifetime Payments!

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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 –

Bethel's annual Festival of Christmas is a beautiful showcase of our talented students and faculty. But the celebration also marks a chance for the Bethel family to come together to honor the true meaning of the season, which this year's Festival theme represents: "Come, let us adore Him!"

"For this all begins and ends with Him," President Jay Barnes said while introducing Festival of Christmas.



Festival reminds us that at Bethel, everything we do is to honor and praise Him. And we honor Him through music thanks to support from our generous community. In this newsletter, you'll read about how such

support benefits students like [Krister Copeland '21](#), a music and psychology major who is merging his love of music with his passion for serving others.

We will also share about [Ed '48 and Joanne Johnson](#), who rarely missed an annual trip—or two—to Festival of Christmas. The Johnsons set up a Charitable Gift Annuity, which supported them with monthly income. After their passing, the remaining funds were used to create The Ed and Joanne Johnson Scholarship to support Bethel music students in honor of the couple's shared love for music.

If you are looking for a way to secure your future, a [charitable gift annuity \(CGA\)](#), may be the answer for you. Read more below including how lifetime payment rates are changing as of January 1, 2020.

Thank you for celebrating with us at Festival of Christmas and for your support of Bethel students. And as the hymn says, "Come, let us adore Him!"

Merry Christmas!

Dan Wiersum

Associate Vice President for Planned Giving

Secure Payments for Life

Is a Gift Annuity Right For You?



A [CGA](#) is when you make a gift of cash or property to Bethel, and in return, Bethel makes payments for life to you, you and a loved one, or another person. Each payment is fixed, and the amount depends on the age of the person receiving the payments. After you have received all of your payments, what remains goes to Bethel, creating an enduring legacy that directly benefits students.

The returned benefits of a charitable gift annuity include:

- Lifetime 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
- Knowledge that your gift has a lasting impact in the lives of Bethel students

Act Now While Higher Gift Annuity Rates are Still in Effect

The American Council on Gift Annuities announced recently that they have set lower [charitable gift annuity \(CGA\)](#) rates to be effective January 1, 2020. Based on age, an annuitant of a new CGA could see a decrease in payments of between 0.3 and 0.5%.

This means at many ages that the current higher lifetime payments can be locked in when a new gift is made by December 31, 2019.

Good news for Bethel friends who want to support our work and provide income for themselves or others.

Calculate Your Benefits at the Current CGA Rates

Effective for CGA Gifts made by December 31, 2019

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 this [Gift Annuity Calculator](#) to estimate payment

**PLANNED
GIVING
CALCULATOR**

Click here to
**calculate your
rate.**

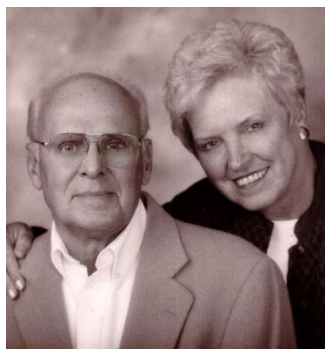
projections or tax deductions based on your gift of cash or appreciated property.

To take advantage of these current higher rates, [contact Dan Wiersum](#) at 651.635.0852 or email at d-wiersum@bethel.edu, or for a free personalized illustration about the benefits of a CGA.

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Ed and Joanne Johnson



Ed and Joanne Johnson

Music was always an important aspect of Ed and Joanne Johnson's family. Before meeting Ed, Joanne worked as a K-12 music teacher, and she later served as the organist and choir director at Calvary Church in Roseville. Both she and Ed participated in church music programs and regularly attended local symphony performances. "Music was something they shared and loved together," Julie Peterson '87, daughter of Ed '48 and Joanne Johnson says. "It had always been a big part of their life, and the music program at Bethel is great. They attended pretty much every music event at Bethel."

The highlight of these events was the annual Festival of Christmas.

"Festival of Christmas became a huge deal," Peterson laughs, remembering having participated in the much-anticipated holiday performances herself during her Bethel choir

days. "They always made a point of going, usually twice."

Upon both Ed and Joanne's passing, the family sought to honor the couple's shared passion for music through a scholarship supporting Bethel music students with financial need. A scholarship had been created years before, but it lacked the necessary funding. A solution presented itself in the form of the Johnsons' Charitable Gift Annuity. [Read how the Johnsons' legacy is benefiting Bethel students today and for years to come.](#)

Krister Copeland '21



Krister Copeland

Music major Krister Copeland '21 embraces his multiple roles—as a resident assistant, choir member, and scholarship recipient—within the Bethel community while he learns to appreciate different aspects of himself. "I really love that I have or can have an impact on people," Copeland says.

Copeland is also the first recipient of the [Music Alumni Scholarship](#), which pays for a student's private music lessons throughout the academic year. "That aspect of college is one of the most stressful things for people. It's really great to be able to not have to think about that." He is thankful that even though he has a job, he's able to balance his time between working and being a student in this community. The Music Alumni Scholarship has eased financial pressures and helped him settle into what it means to be a music major.

[Read more about the multiple hats that Copeland wears within the Bethel community, and how he cherishes each one.](#)

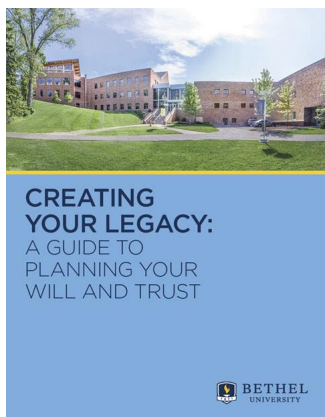
Estate Planning Resources

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](#).

SPECIAL OFFER—Get Your FREE Wills Guide Legacy Pack



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.

[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.

Upcoming Events

- [Fernando Ortega in Concert](#) | February 28

- [Royal Nation: Naples 2020](#) | March 13
- [Royal Heritage Society Dinner and Classics Concert](#) | May 8
- [Presidential Retirement Celebration](#) | May 28

Personal Planner

Online Accounts

At any given time, the average American maintains between 30 and 50 online accounts. These may be with banks, financial institutions, utility companies, email providers, social media outlets,... [Read More](#)

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Bethel's Planned Giving Team

Savvy Living

How to Make Your Kitchen Safer and Easier to Use

What can you recommend that will make a kitchen safer and easier to use? My wife, who loves to cook, has had several kitchen-related accidents over the past year. We would like to modify the space to... [Read More](#)

Washington News

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