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## Fwd: "Creating a Legacy" September 2019—Ideas to End the Year Well

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

**Date:** September 23, 2019 at 4:35:06 PM CDT

**Subject:** "Creating a Legacy" September 2019—Ideas to End the Year Well

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

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# Create a Legacy

## ESTATE PLANNING NEWS

Hi –

With September comes the return of students to Bethel's campus and a reminder of Bethel's purpose—to provide a Christ-centered education that transforms lives so that Bethel graduates are prepared to lead with excellence in their professions and the church. Thank you for the many ways you help us fulfill that purpose.



Recently we were surprised by joy when we received an estate gift from Ellen Juul that we had not been expecting. She gave the gift in honor of a niece who attended Bethel. Ellen had spent her life working as a nurse and, to continue her caring legacy, her surprise estate gift now funds an endowed nursing scholarship in her memory, helping to prepare future nurses for lives of service like hers. You can read more about her and a nursing student at Bethel below.

We are grateful for people who feel so strongly about Bethel that they create a legacy with us. If you would like to explore planned giving options more, [please contact me](#). I would be happy to find a plan that supports Bethel and honors your legacy.

Dan Wiersum

*Associate Vice President for Planned Giving*

## End the Year Well and Save on Taxes!

The best year-end giving plans make a difference in the lives of others and can improve your own financial and/or tax situation—often right away. Over the next months in our newsletter, we will highlight some tools for you to consider, such as an immediate gift, a gift from your individual retirement account, setting up a donor-advised fund, or a charitable gift annuity.

With the right tools you can:

- Save taxes
- Increase your income
- Help others while helping yourself

### **The IRA Charitable Rollover—**

### **An Easy Way to Help our Cause and Help Reduce Your Tax Bill**



**Rolling over part of your IRA's** required minimum distribution (RMD) to Bethel can help reduce your tax bill while supporting Christ-centered higher education. If you are **70½ or older, any portion of** your RMD can be used to make a gift of up to **\$100,000** this year from your IRA to help advance Bethel's mission.

### **Making an IRA Rollover Gift is Easier Than Ever**

- Contact your IRA administrator. With the popularity of the IRA rollover, most administrators provide forms and a procedure to help you make a rollover gift. This [sample letter](#) can be used to request an IRA distribution from your administrator.
- You can direct a transfer of up to \$100,000 this year from your IRA to a qualified charity.
- You will pay no income taxes on the amount transferred.
  - Note: Because you are not claiming the transferred amount as income, you will not receive an income tax deduction for your gift.
- Please contact us to let us know how you would like your gift to be used at Bethel.

### **Double the Benefits**

The law allows up to \$100,000 per person to be distributed from an IRA to a qualified charity each year. If you are married, this means you and your spouse can each give up to \$100,000 per year, as long as you each own an IRA. If you file taxes jointly, a double gift can go a long way toward reducing your taxes.

### **Help us in the Future!**

If you are not ready to make a gift to us from your IRA this year, consider making a [charitable bequest](#). A bequest of part or all of your IRA permits you to make full use of your funds during your lifetime. We benefit in the future from what remains. If you'd like to designate Bethel as a beneficiary of your IRA, your plan custodian can provide you with a form.

To learn more about supporting Bethel now or in the future through an [IRA Charitable Rollover](#), please call [Dan Wiersum](#) or the Planned Giving office at [651.635.8053](#), or [planned-giving@bethel.edu](mailto:planned-giving@bethel.edu).

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Ellen Juul

Ellen Juul spent her life caring for others as a nurse. But her compassionate giving didn't stop there. To honor a niece who attended Bethel,



Ellen Juul (center)

she left a surprise estate gift that now funds an endowed nursing scholarship in Ellen's memory, helping to prepare future nurses for lives of service like hers.

"My four children were the light of her life," says her sister Mary Alice Ogren, "and she chose to gift the schools where they attended in order to honor them."

[Read more about Ellen's legacy.](#)

## Rachel Wingbermuehle '21



Rachel Wingbermuehle

Nursing student Rachel Wingbermuehle '21 sees God's hand on her life here at Bethel. Along with receiving continued support from her Choctaw tribe, Rachel has been able to explore her Native American heritage more deeply at Bethel and one day she hopes to give back to her tribe.

Rachel is the first person in her family to leave Oklahoma to attend college. She chose Bethel because of family and friends' connections to the university and she's loved her Bethel experience. "I love how Bethel lets you be yourself and make your faith your own," she says. And she's thankful for the financial support she receives—through her tribe and Bethel—which is vital to her attending Bethel.

[Read more about how Rachel sees God's hand on her life.](#)

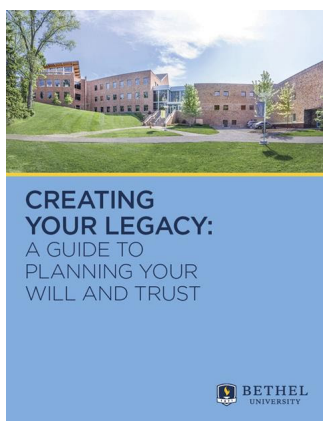
## Estate Planning Resources

## 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](#) 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 Fall 2019 Events

- **Royal Nation: Denver** | September 28
- **Homecoming 2019** | October 4-6 featuring
- **Platinum Alumni Brunch** for the Classes of 1944, 1949, 1954, 1959, and 1964 on October 5
- **Royal Nation: Des Moines** | October 14
- **Scholarship Recognition Dinner 2019-20** | November 6
- **Festival of Christmas** | December 5–7

### Personal Planner

#### What Do You Own?

John and Helen have been thinking about updating their estate plan. They called and made an appointment with their attorney, Clara. John and Helen updated Clara on their current family situation. [Read More](#)

### Finances

[Stocks—Read Latest News—](#)

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[Bonds—Read Latest News—](#)

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[CDs and Mortgages—Read Latest](#)

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### Bethel's Planned Giving Team



### Savvy Living

#### Getting Around When You No Longer Drive

Where can I find out about alternative transportation options for my elderly mother? She needs to give up driving, but before she does, we need to figure out how she will get around.

Alternative. [Read More](#)

### Washington News

[Read Latest News—Washington](#)



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NEWS

EVENTS

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This material is for educational purposes only and is not intended as financial, legal, or tax advice. Please seek a professional advisor for personal estate planning services.

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