THE GIFT THAT PAYS YOU...EVEN MORE!

You have a generous spirit. We know you care deeply for Lehigh University and want us to thrive for years and decades to come. But you also have to deal with market instability in the here and now. What to do?

Consider the gift that pays you: a charitable gift annuity. Payout rates as determined by the American Council on Gift Annuities (ACGA) went up in July, so you can increase your income even more—and keep it that way no matter what the economy does.

How It Works
With a gift annuity, you make a donation using cash, marketable securities or other assets, and we, in turn, pay you a fixed amount for life. You'll receive reliable, predictable payments for your lifetime (and the lifetime of a loved one, if you choose).

For Example
Barbara, 72, transfers $25,000 in exchange for a charitable gift annuity. With the old rates: Barbara received annual payments of $1,225, a rate of 4.9%. With the new rates: Barbara receives annual payments of $1,375, a rate of 5.5%. This is a payout rate increase of approximately 0.6%.

Additional Benefits
With this gift, you'll also enjoy:
- A partial income tax charitable deduction for your gift if you itemize.
- Part of each payment is income tax-free throughout your estimated life expectancy.

REQUEST YOUR PERSONALIZED EXAMPLE
We would be happy to send you a complimentary illustration showing you the increased benefits you can receive from a charitable gift annuity. Your personalized illustration will include your potential income tax charitable deduction and our annual payments to you for life. Contact the Office of Planned Giving at (610) 758-4749 or intower@lehigh.edu to learn more.

TIP: CONSIDER GIVING APPRECIATED ASSETS
Funding a gift annuity with appreciated assets, such as securities, will not only provide you with reliable payments for life and allow you to support our students, but it can offer financial benefits. You will receive a federal income tax charitable deduction (if you itemize) in the year the gift is made and eliminate part of the capital gains tax you would have paid if selling the securities.
The exciting news is that you can do more with your legacy than you may think is possible. But many individuals overlook assets that could have gone to a worthwhile cause or loved one.

While a will is critical to your overall planning, you likely have assets that pass outside of this important document.

Luckily, through the power of beneficiary designations, you can take control. You can name beneficiaries for the following assets:

- 401(k) plans
- Individual retirement accounts (IRA)
- Stock options
- Life insurance policies
- Pension or profit-sharing benefits
- Keogh plans
- Group life insurance
- Bank accounts with payable-on-death (POD) arrangements

**How Do I Do It?**

These assets are incredibly easy to designate to the recipient of your choice. Contact your plan administrator for a change-of-beneficiary form (many even keep their form online). The process can take just a few minutes.

**Important tip:** Plan administrators have varying policies for notifying the surviving beneficiaries. Be sure your beneficiaries know about your gift so they can manage the process without undue stress. If you designate Lehigh University as a recipient, we want to be sure that we use your gift exactly as you intend. Please notify us so that we can thank you for your generosity.

We would be pleased to help find the giving option that is best for you. Contact the Office of Planned Giving at intower@lehigh.edu or (610) 758-4749 today.
Thinking about how much your estate is worth can raise all kinds of questions: Is there enough to retire on? Can I provide for my family? Fortunately, most people have more in their estate than they think.

To get started, write down what you have. Use the current market value for everything you own and the face value (not cash value) for any life insurance. We've provided a chart to list your figures. Don't worry about exact amounts; your best estimate is a helpful start.

If you are married, be sure to include your spouse's assets and all jointly owned or community property.

**TAKE INVENTORY**

<table>
<thead>
<tr>
<th>Asset</th>
<th>Approximate Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash (savings, money market, checking, CDs)</td>
<td>$</td>
</tr>
<tr>
<td>Residence</td>
<td></td>
</tr>
<tr>
<td>Other real estate</td>
<td></td>
</tr>
<tr>
<td>Stocks, bonds, mutual funds</td>
<td></td>
</tr>
<tr>
<td>Retirement funds (pension, profit-sharing, IRAs, Keogh plans)</td>
<td></td>
</tr>
<tr>
<td>Life insurance face value</td>
<td></td>
</tr>
<tr>
<td>Personal assets (cars, jewelry, boats, paintings, collections)</td>
<td></td>
</tr>
<tr>
<td>Annuities, revocable trusts</td>
<td></td>
</tr>
<tr>
<td>Closely held business interests</td>
<td></td>
</tr>
<tr>
<td>Partnership ventures</td>
<td></td>
</tr>
<tr>
<td>Notes, mortgages owed to you</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Total assets value:</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

Once you've completed an inventory, you're ready to decide where you want it to go. Taxes may impact your decisions. When you give your retirement plan assets (IRAs, etc.), to your loved ones, for example, they will pay income taxes on any distributions, but if you give them to a nonprofit like ours, we don't owe taxes and we will receive your gift tax-free.

We can help you navigate how to get the most from your estate. Contact the Office of Planned Giving today.
3 THINGS PEOPLE FORGET WHEN CREATING THEIR ESTATE PLAN

Your estate plan serves two purposes: It takes care of practical matters (like directives for medical care) and personal matters (like providing for loved ones and charitable organizations that express your most cherished values).

Yet, despite the essential nature of an estate plan, there are a handful of things people often forget—and it can jeopardize their legacy:

1. Forgot to designate beneficiaries
   Naming beneficiaries for important assets like your retirement plan accounts or life insurance policies is critical because these pass outside of your will. Without this step, the assets will go to your estate. How these assets are eventually distributed depends on a variety of factors, including where you live, if you have a will and any outstanding debt.

2. Forgot to update with life changes
   When an important milestone occurs, ask yourself: Will this event influence my plan? If you fail to update your will or beneficiaries, you might accidentally leave an inheritance for someone or something you no longer wish to support.

3. Forgot to talk to loved ones
   It might be tempting to keep your plan to yourself. Instead, share it with loved ones. Show them how your values have informed what you wish to leave behind. If you’ve included a charitable organization, like Lehigh University, in your plan, let us know so we can thank you and ensure your gift is used as you intend.

   Your estate plan should reflect where you are in your life. Don’t treat it as something to put away as soon as it is completed. If you do, you risk losing the ability to let your legacy evolve with you.

Use your estate plan to make a difference for tomorrow’s leaders—we can show you how. Contact the Office of Planned Giving to discuss the best option for you.

GET YOUR COMPLIMENTARY GUIDE!

Discover the assets to account for—remember your life insurance policies?—and the people you need on your team. With this complimentary guide you’ll protect what matters most. Return the enclosed reply card today to get 5 Steps to Protect Your Family and Your Assets!