TIME YOUR IMPACT: GIVE FROM YOUR IRA

An IRA is an appealing way to save for retirement: Make a contribution and enjoy tax savings. But eventually, the tax bill comes due—when you take your annual distributions and again when you leave your assets to heirs. If you want to avoid the tax bite and make an impact on our mission, consider a gift to Lehigh University.

Make Your Gift Today
If you’re 70½ or older, you can make a tax-free gift (up to $100,000 per year) to Lehigh University. Benefits include:

• See the difference you’re making today.
• Pay no income taxes on the gift. The transfer doesn’t generate taxable income or a tax deduction.

If you are required to take minimum distributions, your gift can satisfy all or part of your RMD obligation.

Magnify Your Impact After Your Lifetime
You can name Lehigh University as a beneficiary of your retirement account. This is a great option for extending support from your IRA beyond your lifetime. It costs you nothing today.

Here’s how:

1. Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider’s website.
2. Name Lehigh University and the gift percentage or dollar amount on the form.
3. Let us know about your plans so we can thank you.

Whether you make your impact at Lehigh University today or after your lifetime, your gift matters. Please contact the Office of Planned Giving at (610) 758-4749 or intower@lehigh.edu to discuss your plans.

BE GENEROUS AT YEAR-END
Many gifts offer tax benefits in addition to the heartfelt satisfaction that comes from giving at year-end. To learn more, return the enclosed reply card today to get your complimentary guide Top 5 Year-End Gift Ideas.
THE BENEFITS OF A CHARITABLE REMAINDER TRUST

For many people, the appeal of a charitable remainder trust lies in its ability to work under a variety of circumstances. Following is a description of how this life income gift works.

**How It Works**
- A charitable remainder trust pays a flow of income to you and anyone else you name, typically for your lifetimes or for a period of up to 20 years.
- You work with your estate planning attorney who creates the trust with assets of your choosing, and you decide how much it will pay you, within limits set by the IRS.
- You choose between two types of charitable remainder trusts. The most common is a unitrust, which pays you a variable amount based on a percentage of the trust assets as revalued each year. An annuity trust pays you a fixed sum each year.
- At the end of the trust term, the remaining assets inside the trust support Lehigh University.

**How You Benefit**
- When you itemize your tax deductions, you receive an income tax charitable deduction for a portion of the fair market value of the assets placed in the trust.
- When you fund the trust with capital gain property, such as appreciated securities or other property owned for more than one year, you are not taxed up front on the capital gain. Your deduction is based in part on the full fair market value—not the lower cost basis.
- If you—or you and your spouse—are the only income recipients, the trust’s value will not be taxable for federal estate tax purposes.
- You will be making a difference in the lives of the students we serve.

Contact the Office of Planned Giving at (610) 758-4749 or intower@lehigh.edu if you would like to review the specifics of a charitable remainder trust.
ENJOY INCOME FOR LIFE

Whether you are approaching or are in your retirement years, you may be wondering how you can ensure that you don’t outlive your assets. There’s a way to lock in fixed payments that are safe from market fluctuations, all while supporting Lehigh University.

Consider a charitable gift annuity. Here’s how it works:

1. You give assets to Lehigh.
2. We pay you a fixed amount each year for the rest of your life.
3. The assets remaining after your lifetime support our mission.

You will also enjoy tax benefits at the time of the gift and on future payments. There are additional benefits if you give appreciated stock, including eliminating capital gains tax on a portion of the gift.

You can have peace of mind knowing the amount you’ll receive each year will not change, regardless of a fluctuating market.

For a Loved One

The gift annuity can be for one or two people, so you can include your spouse or another loved one as a recipient. You can also make the gift in someone’s name and they will receive the payments for their lifetime.

WOULD YOU LIKE PREDICTABLE INCOME?

Contact the Office of Planned Giving for more information about this security of lifetime payments.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

SEE OUR NEW PLANNED GIVING WEBSITE

There are many ways to make an impact at Lehigh University, and we want to help you plan a gift that fits your goals.

On our new site, you can:

• Find the right gift for you based on your age, assets or the amount you would like to give.
• Learn about ways to give and how to fund your gift.
• Download brochures on popular types of gifts.
• See your potential benefits with our Gift Illustrator.
• Get your plans in motion with our Personal Estate Planning Kit.

Visit plannedgiving.lehigh.edu today to start planning your legacy!
THE YEAR MAY BE ENDING, BUT YOUR DEDICATION ISN’T

We know that your decision to team up with Lehigh University comes from the heart. Your kindness is especially heartwarming given how challenging the economy has been this year.

Because you might have a lot going on in the final weeks of 2022, we wanted to make you aware of some important deadlines. You can still do so much to change the lives of the students we serve.

An added bonus: Your gift may qualify for a tax break this year when you itemize deductions on your federal income tax return.

Consider These Gift Options
Here are three types of assets that can benefit both of us:

**IRA**
If you are 70½ or older, you can give any amount up to $100,000 per year from your IRA directly to Lehigh University. You will not pay income taxes on the transfer. If you are required to take minimum distributions, you can use this transfer to satisfy your obligation.

**To do:** We must receive your gift by Dec. 31. If you have check-writing features on your IRA, your check must clear your account by Dec. 31 to count toward your required minimum distribution for the calendar year.

**Appreciated Stock**
Avoid paying taxes on the appreciated value and qualify for an income tax charitable deduction based on today’s market value when you itemize.

**To do:** Complete the transfer by Dec. 31.

**Donor Advised Fund**
Now is a great time to contribute to an existing fund and enjoy a tax savings when you itemize. You can then recommend a grant (or recurring grant) to Lehigh University.

**To do:** Complete the contribution by Dec. 31. You do not have to designate the funds this calendar year to receive the tax benefits.

LET’S TEAM UP
As we approach the end of the year, we’re happy to help ensure that you can support our mission and also get the most benefit. Please contact the Office of Planned Giving for complimentary resources.