

# Legacy Planning

## Newsletter

Spring 2022

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## A SIMPLE PLAN

# Provides PEACE

A young man and woman are smiling and standing on a balcony. The man is wearing a blue and white striped short-sleeved button-down shirt, and the woman is wearing a green sleeveless top. They are leaning on a dark metal railing. The background shows a large window with a view of green trees and a brick building.

LUTHER  
COLLEGE

# A Plan That PAYS FOR ITSELF

There's an old saying that says "as long as you don't know where you are going, you will always get there." **Unfortunately, half of all Americans live each day without a plan for their lives.** They lack a will or estate plan. They leave their families vulnerable to misinterpreted wishes, while the causes they worked for all their lives must continue without them.

With simple planning, you ensure your values and a lifetime of your work creates a legacy that lasts for generations. There are many benefits of even a simple plan, but some of the most impactful are:



## INCOME

Planning can also include trusts and gift annuities that provide income to you, your spouse, or your family, all while lowering taxes.



## LEGACY

You have invested in organizations you believe in, like Luther College. With a plan, you can endow your giving, continuing your contributions forever.



## VALUES

Without a plan, our lives are reduced to distributing things. With a plan, it is more about values than valuables. Our assets, works, and mementos create a legacy reflecting our life's passions and work.

With a plan there are no doubts.

## BEST OF ALL, PLANNING IS EASY.

We have tools, tips, and ideas that make it simple and even fun.

Call 800.225.8664 or email [plannedgiving@luther.edu](mailto:plannedgiving@luther.edu) for more information. We can help you get started.



Do you want to receive a check from Luther for as long as you live?

# *A Gift That*



## **A gift annuity is a simple contract between you and Luther College.**

You fund it with cash or stock, and we agree to send you a fixed payment each quarter for as long as you live. You can fund one for yourself, or for another person, so payments last as long as either of you live. Call 800.225.8664 or email [plannedgiving@luther.edu](mailto:plannedgiving@luther.edu) for a no-obligation illustration of what your rate and tax savings might be.

# PAYS TWICE

As you consider your plan, think about adding a charitable gift annuity (CGA) to it. When you fund a CGA with Luther College, you receive payments for life. A CGA gives you:



**Income for life at fixed rates.**



**Income tax savings this year.**



**Possible capital gains benefits if you fund it by transferring stock.**



**Support for Luther's mission after a lifetime of payments to you.**

*Built*  
ON BIGGER DREAMS

# LUTHER COLLEGE

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## WISE STOCK ADVICE

You likely have some stocks you have held for years. Perhaps it is time to sell a few. Some you may want to hold. If you want to use certain stocks to have a great impact, consider donating them.

**By transferring your stock to Luther College, you receive an income tax deduction for the current value and pay no capital gains on the transfer.**

Always check with your financial planner and tax adviser first--but if you want to put old stocks to a new use, we can help you freshen your portfolio.



If you normally give cash to support our mission, consider giving stock instead. Use the cash to replace the stock at a new, higher basis.

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