A Great Way to End 2012

Think of the remaining days of 2012 as your chance to make sure your assets are working hard for you as much as they possibly can. With just a little planning, you can transform weak dividends into fantastic payments plus add some financial certainty to the end of your year.

Take another look at your stocks. If your dividends aren’t where they need to be, you can use your stocks to fund a charitable gift annuity. A gift annuity is a contract where we agree to pay you cash at a fixed rate for the rest of your life. The payment rates are based on your age. They can be as high as 9.0%, and the rate will never change. What’s more, there can be significant tax savings for you. This plan also works well with today’s very low-rate CDs.

Plan now before the year is over, and thank yourself with a charitable tax deduction to offset taxes on this year’s return. Check and return the enclosed response card for more information on Charitable Gift Annuities that benefit you and will also help further the university’s programs and mission.

Everyone looks forward to the New Year and its promise of new opportunities, but did you know the old year might also yield rewarding returns? As you look ahead, consider some year-end decisions that can make a big difference, not just for the New Year, but for many years to come.
Planning for the Future is Easier than You May Think

Planning for the future may seem like a daunting task. However, new technology makes planning easier than ever before. Our planned giving website includes a valuable tool: an online, Wills Planner that can help you organize your plans before you meet with your attorney.

To get started, visit our planned giving website (http://alaska.gifllegacy.com) and click on “Plan Your Will.” If you do not already have an account, please create one so that you may begin planning your will. Once you enter the Wills Planning Center, you will be asked to answer a series of questions about your family, your estate and goals using our secure server. The program will gather all of the information your attorney needs to help you create your estate plan.

Once your information is completed, share your plans with an attorney who can draft your will or trust. The benefit of using an online planning account is that you can come back again and again to update your information for future planning.

Planning for the future is easier than you think! If you have questions about using the online Wills Planner, or would like assistance with your planning decisions, please contact us.

If you prefer to do your will planning via pencil and paper rather than using our online Wills Planner, or if you want more information on estate planning in general, we can help you with our “Planning Your Legacy” booklet. This free 44 page publication will walk you through the options for estate plans and provide you with a convenient form for collecting all the necessary information you need before visiting with your attorney to complete your will or trust. To obtain your copy of “Planning Your Legacy” simply check the appropriate box on the enclosed response card and return it to us in the mail.
Hidden Treasure or Delayed Disappointment?

For many of us our greatest asset, apart from perhaps our home, is our IRA or other retirement plan. The IRA holds this distinction because Congress designed it to encourage investment and future growth.

But as the assets in your IRA grow, so do the taxes that will be owed in the future. When your children or grandchildren receive the assets in your IRA, they also receive the burden of the taxes due on them. This can seriously diminish their inheritance and result in disappointment for you and for them. The good news is there are ways to plan for your IRA to deliver all its expected benefits with as few taxes as possible. We can give you some ideas to discuss with your accountant, your financial advisor, and your attorney. These will ensure that your family and your legacy benefit while minimizing taxes for everyone.

As you provide for your family in your estate plans, be sure to consider the smartest way to pass assets to your heirs. Think about giving them something other than IRA assets. Also, you might think about giving your unused IRA assets to charity so the assets will be passed with no tax due. When you give your assets to a qualified tax-exempt organization like ours, we receive 100% of your IRA proceeds with no taxes owed.

However, we would never recommend giving your IRA to us without also emphasizing there are other assets and ways to provide for your family without negative tax consequences. Some of the best assets to give your children include your stocks or home. These assets step-up to fair market value in your estate, and can be sold later with little or no tax due.

Check and return the enclosed response card to receive our complimentary brochure on IRA gifts.

Visit Our Web Site! www.alaska.edu/foundation

Discover helpful estate planning information to assist you in creating a plan that is right for you. Access our up-to-date gift planning information. Visit our Planned Giving page and sign-up for our eNewsletter. While there, find valuable information including:

- Gift Planning Stories - Actual stories of donors who received tax benefits by making charitable gifts.
- Personal Web Presentations - Web presentations that show the income and tax benefits of setting up a gift plan, personalized using your assets and property values.
UA Giving Story

Robertsons’ Bequest and Lifetime Gift Combination Creates Scholarship

The most popular planned gift is the bequest, which provides funds to a charity when the donor(s) passes away, usually many years after writing their will. But a bequest can also be coupled with lifetime gifts to create a plan for giving that helps the university now and also in the future. This is what Bill and Betsy Robertson have done for the University of Alaska Fairbanks (UAF).

Bill and Betsy met at UAF when they were both students there in the mid-sixties. Betsy then worked as a research associate at UAF’s Institute for Marine Science for the next 30 years. Her husband Bill, a career employee at the BLM in Fairbanks, has been active in the Fairbanks community in Rotary, the Chamber of Commerce, and other community organizations. Both have been tireless in their efforts for UAF, serving as volunteers for the UA Museum of the North expansion campaign and the Georgeson Botanical Garden, among other projects.

When the Robertsons were constructing their estate plans their university experiences led them naturally to a decision to provide in their wills for a bequest to UAF. “We both have had such a long and satisfying relationship with UAF that we didn’t want that to lose that connection.” Betsy Robertson said. “So we asked our attorney to insert a provision in our wills that will distribute a substantial gift to UAF when we pass away.” Their bequest will support a scholarship endowment created in their names that provides awards to UAF students in any field of study.

But Bill and Betsy also wanted to see results of their charitable giving while they were alive. “We wanted to see students today benefit from the scholarships,” Bill said. “So we arranged to establish the endowment with a current gift and then add to it later from our bequest.” As a result of this good planning the William J. and Betsy R. Robertson Scholarship was first awarded last academic year and will continue to make awards as the endowment grows over time. Then, when the Robertsons pass away the endowment will be augmented by their bequest. “We get the satisfaction of seeing students get the scholarships they need today while knowing that many future generations of students will benefit when our bequest is realized,” Betsy said.

To learn more about how you can make a planned gift that provides benefits both today and tomorrow, please give us a call or email us at the address below.

If you are interested in joining the Legacy Society by providing for the University of Alaska through your will or estate plan, or if you wish to learn more about planned charitable gifts, please contact the University of Alaska Foundation at the address below. If you have already provided for the University of Alaska in your will or estate plan, please let us know so we can thank you.

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