



Investing in the Future

A Gift Planning Newsletter for Friends of UL

UNIVERSITY
OF
LOUISIANA
L a f a y e t t e

SUMMER 2016

Affordable Ways to Give to UL

3 Options to Make a Difference

You may not realize it, but you have the ability to leave your mark on the organizations closest to your heart, regardless of your occupation, estate size or income level.

While day-to-day expenses may eat up much of your family budget, you can still touch the lives of our students without making major financial sacrifices. Giving an estate gift allows you to do more than you may have thought possible, and the satisfaction you get in return is priceless.

Consider these affordable giving options that allow you to continue your current lifestyle and support the causes you care about most, including UL Lafayette:

Select a Gift That's Right for You

Making a gift to UL is more affordable than you may think. Contact our office of development at (337) 482-0922 to learn about gifts that preserve your financial security and benefit UL students.

*State laws govern payable-on-death accounts and transfer-on-death accounts. Consult with your bank representative or investment advisor to consider these types of gifts.

Give a percentage of your estate. Leave UL a percentage of the assets in your will or trust—from 1 to 100 percent—to support students and programs in the future. This allows your gift to remain proportionate to your estate size.

Donate your home and continue living there. With a retained life estate, you can obtain an immediate income tax deduction when you deed your home or farm.

Use your bank or brokerage account. Designate UL to benefit from all or a percentage of your remaining bank or brokerage account assets.* In the meantime, you remain in control of the account.



INSIDE

- ▶ Smart Giving and Planning at Any Age
- ▶ No Appointment Necessary
- ▶ Feeling the Squeeze?

Smart Giving and Planning at Any Age

Adjust Your Plans for Every Stage of Life

As your life situation changes, your plans for the future should also adjust. Review the list below to find helpful planning tips at every age.



In Your 40s: Think Long Term

- Create a will.
- Take advantage of employer-matched 401(k) retirement plans.
- Meet with a financial planning professional to begin mapping your retirement strategy.



In Your 50s: Take Stock

- Step up your retirement savings, and participate in a catch-up plan if necessary.
- Look at your current spending and see how you'll be able to adjust once you're in full retirement.
- Consider shifting to a more conservative investment strategy.



In Your 60s: Set the Stage

- Meet with a financial planner to make sure you meet your desired retirement date.
- Continue to pay down outstanding debts to rid yourself of monthly payments.
- Develop a budget to live within after you retire from full-time employment.
- Update your will and estate planning documents to reflect your current wishes.



In Your 70s: Look Ahead

- Live within your budget so you don't outlive your assets.
- Explore volunteer options at your favorite charitable organizations, including UL.
- Meet with a financial planning professional or an attorney to discuss estate gifts that offer tax advantages to you and your heirs.



In Your 80s, 90s and Beyond: Enjoy the Moment

- Inform close family members and loved ones of your final wishes and location of vital papers.
- Create a health care power of attorney, which allows you to designate another person to make medical decisions if you are incapacitated, and a living will, which covers end-of-life situations.
- Take pride in reaching these age milestones and enjoy your family and friends.



If charitable giving fits into your retirement and estate plans, we are happy to help you find a gift that works well for you and your family. Please contact our office of development at (337) 482-0922 to learn more.



No Appointment Necessary

3 Easy Ways to Leave a Legacy

If you think that the only way you can leave a legacy at UL is by creating a sizable estate gift that involves extensive professional advice, think again.

Sometimes there is a misunderstanding when people hear about estate gifts. Headlines that declare “biggest ever” might come to mind. But most estate gifts are modest in size and often consist of resources many of us have.

One of the easiest ways to make an impact on our students and programs is to designate UL as a beneficiary of one of your assets, such as a retirement plan account, life insurance policy or bank account. You retain complete control over the assets during your lifetime and can spend the money as you wish. By naming the university as the beneficiary, you simply allow for any leftover funds, or a portion of those funds, to transfer to us after your lifetime.

These are gifts you can easily set up yourself. Here are the three things you need:

- 1. A phone.** Call the administrator of your retirement plan, bank account or insurance policy.
- 2. A form.** Request a change-of-beneficiary form.
- 3. A pen.** Fill out the form and return it to the administrator.

Then call us to let us know about your generosity! It would be our honor to thank you for your gift.



Develop Leaders of Tomorrow

Contact the office of development at (337) 482-0922 to learn how you can help us develop the leaders of tomorrow with your retirement plan assets, life insurance policy or bank account.



Flexible Ways to Give

There are many ways to make a gift to strengthen UL's future that won't cost you anything today and will allow you to maintain control of your assets for life. Learn more in our FREE guide ***4 Simple Gifts That Deliver Big Results***. Use the enclosed survey to request your copy today.

Feeling the Squeeze?

Philanthropic Solutions for the Sandwich Generation

Our lives are busier than ever. If you are a member of the sandwich generation—someone who is simultaneously raising a child and providing financial assistance to an aging parent—this probably rings especially true for you.

Between paying bills and saving for your retirement, plus giving financial support to your children and aging parents, your finances might be stretched to the max. Despite your belief in our research and teaching, perhaps making a contribution doesn't fit into your budget right now.

That's OK. Some of the most meaningful gifts UL receives are gifts that people give us after their lifetimes.

The Perfect Gift: A Planned Gift

The beauty of a planned gift is that the actual giving occurs after your lifetime, so your current income isn't affected.

One popular option includes remembering the university in your will. You can complete the gift with as little as one

sentence, and because you're not giving away any assets until after your lifetime, you're free to change your mind at any time.

A gift in your will ensures that your family members have the resources they need now and that UL has the support we need in the future. And you enjoy peace of mind knowing that our students and programs are part of your legacy.



Contact Us Today

Contact our office of development at (337) 482-0922 or return the enclosed survey for sample language you can use to include a gift to UL in your will.

3 ACTIONS TO TAKE TODAY



RETURN

the enclosed survey to get your **FREE brochure 4 Simple Gifts That Deliver Big Results.**



VISIT

development.louisiana.edu to learn more about a variety of ways you can support students for generations to come.



CONTACT US

to discuss ways you can support UL students beyond your lifetime.



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