



UNIVERSITY
OF
LOUISIANA
Lafayette™

Investing in THE FUTURE

A Gift Planning Newsletter for Friends of UL

Winter 2017

WITH A WILL, THERE'S A WAY

Create Your Vision for the Future With This Important Document

Momentous events like a milestone birthday, the arrival of a grandchild or retirement are times to celebrate and reflect on where your family has been and what the future might hold. It's also a chance to think about the values you hope to pass on to future generations.

One way you can ensure that your values endure is through will planning. Will planning is the highly personal process of deciding how your assets will be distributed after your lifetime.

START AT THE BEGINNING

Create a will. Through this important document, you can direct the division of your property the way *you* choose.

If UL Lafayette has been important in your life, you can also include a gift to support the university's future.

GO A STEP FURTHER

If supporting UL Lafayette is a part of your future plans, share your intentions with loved ones. Does your family know why the university is important to you? Tell them! These conversations help ensure that your family understands your intentions. You could also inspire them to make a connection with UL Lafayette.

Take Control of Your Legacy

Contact our office of development at (337) 482-0922 and we'll help you get started with creating a plan that protects the important people and causes in your life.

WHAT'S THE COMMON DENOMINATOR?

Prince
Jimi Hendrix
Pablo Picasso
Martin Luther King Jr.

People who passed away without a will in place.

If you pass away without a will, a court in the state where you resided will determine what happens to your estate, which could take years. You run the risk that loved ones and organizations dear to you may receive nothing.



WILL PLANNING BY THE NUMBERS

67.4% Percentage of American adults who don't have a will*

Why do so many people not have a will? Common misconceptions include: "I'm young and in good health." "I'm single." "I don't have children." "I don't own a home or anything worth a lot of money."

The truth is, will planning is for everyone, regardless of age or assets. Just as you wear your seat belt for protection, you should have your will and other important documents in order.

\$200–\$750 Price of a basic will
Depending on where you live, a basic will can cost you less than you might expect. Resist the urge to look for a deal, and avoid do-it-yourself kits. Contact the office of development at (337) 482-0922 to learn how this important document can also support UL Lafayette students and programs close to your heart.

2 things NOT covered by your will

Retirement plan assets and life insurance policies

Your will doesn't cover *everything* in your estate. The beneficiary designation form for these assets takes precedence over your will. Make sure you keep your beneficiaries up to date so that your assets end up with your intended recipients.

77% Percentage of American adults who have donated money to a charity*

If you give because helping others makes you feel good, you're not alone. Most people report that the main reason they give to UL Lafayette and other charitable organizations is because helping other people makes them feel good.

*2016 NMI Healthy Aging Database® Study

Need a Hand Getting Started?

We're here to help you through the will planning process and can show you how to protect your loved ones and invest in the future of UL Lafayette. Contact the office of development at (337) 482-0922 to get started today.

HOW TO CUT UNCLE SAM OUT OF YOUR WILL

Protect Your Hard-Earned Savings From the Government

Your retirement account is an excellent tool to help you cover your needs during retirement. After years of diligently saving, you might now have a substantial nest egg that should see you through your retirement years—maybe even beyond.

But if these savings make up a portion of what you plan to leave loved ones after your lifetime, you might be surprised to learn that you'll also leave a significant inheritance to an unexpected heir: Uncle Sam.

YOU CAN DISINHERIT THE GOVERNMENT

When you name someone other than your spouse as a beneficiary of your retirement account, these savings will incur a substantial tax hit. That's because the distributions from these assets are subject to income taxes based on your heirs' ordinary income tax rate.

There's a solution that can eliminate taxes on your retirement savings while supporting a cause that's close to your heart: Name UL Lafayette as the beneficiary of your account. Thanks to our tax-exempt status, we bypass federal taxes and will put 100 percent of your gift directly toward excellence in education.

Are You Part of the 57%?

This is the percentage of American adults age 30 and older who don't know the tax consequences on their retirement accounts when they name a loved one as a beneficiary.

Source: "2009 Stelter Donor Insight Report"

Not only is this gift an easy way to support a cause that's been important in your life, but it also offers built-in peace of mind. Your current budget isn't affected because you make the gift after your lifetime, and you can change your mind at any time if your circumstances change.

Eliminate Taxes and Invest in Our Future

To learn more about protecting your hard-earned savings from unnecessary taxes while supporting UL Lafayette, contact us at (337) 482-0922 today.



What Stage Is Your Plan?

Whether you are considering a will or need to update an existing one, our resource will guide you through every stage of planning. Simply return the enclosed reply card to request your FREE copy of **Your Will Planning Timeline**.

HOW TO GIVE THE PERFECT GIFT

Grandma Doesn't Need (or Want) Another Picture Frame

We all have one: a box in the attic or closet where we put gifts from loved ones that don't quite match our needs or styles. It's the "re-gift" stash.

This year, you can make sure that your gifts to loved ones stay out of their re-gift box simply by rethinking what you give to those closest to you.

WHAT TO GIVE THE PERSON WHO HAS EVERYTHING

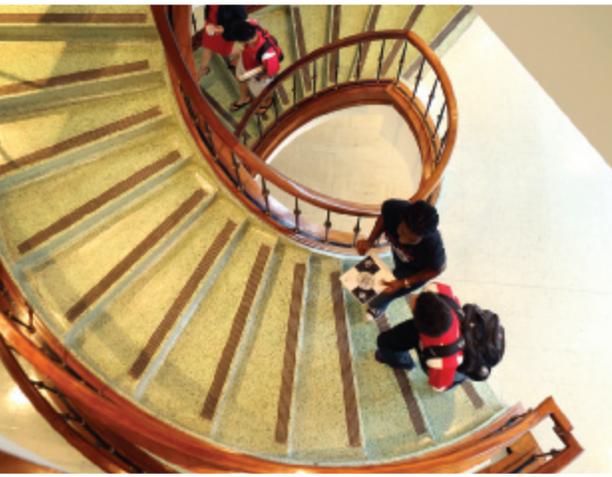
As you celebrate birthdays, anniversaries and other special occasions with friends and family this year, take a moment to reflect on what's truly important to your loved ones. If that person values the life-changing education and research we do at UL Lafayette, consider making a gift in his or her honor.

A tribute gift can make your loved one feel special because you are celebrating and supporting a cause that's important in his or her life. Plus, you don't run the risk of giving a gift that someone neither wants nor needs.

Talking with your loved ones about your charitable intentions is a great way to get them to open up about the causes and organizations that are important in their lives. These conversations can make your gift even more meaningful because you truly understand why a cause is so important to someone special to you.

GIVE FROM THE HEART

To learn more about gifts that will truly touch your loved ones, contact the office of development today.



KEEP MEMORIES ALIVE

If you've recently lost someone close to you, celebrating a special occasion this year might be bittersweet as you think about a loved one who isn't part of the festivities. If UL Lafayette was important to your loved one, a gift to the university in his or her memory can be a meaningful way to make that special person part of your celebrations.



UL Office of Development

P.O. Drawer 43410 | Lafayette, LA 70504
(337) 482-0922 | Fax: (337) 482-0932

David P. Comeaux

Associate Director of Development & Director of Planned Giving
dcomeaux@louisiana.edu | development.louisiana.edu