

We Can Help You Achieve Your New Year's Resolution!

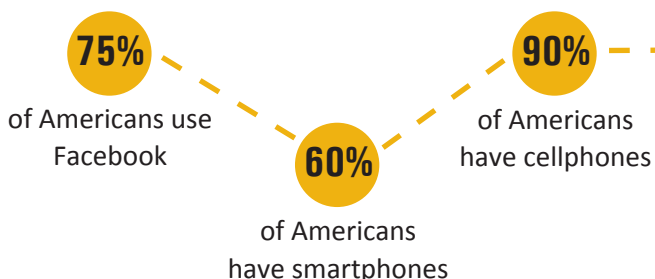
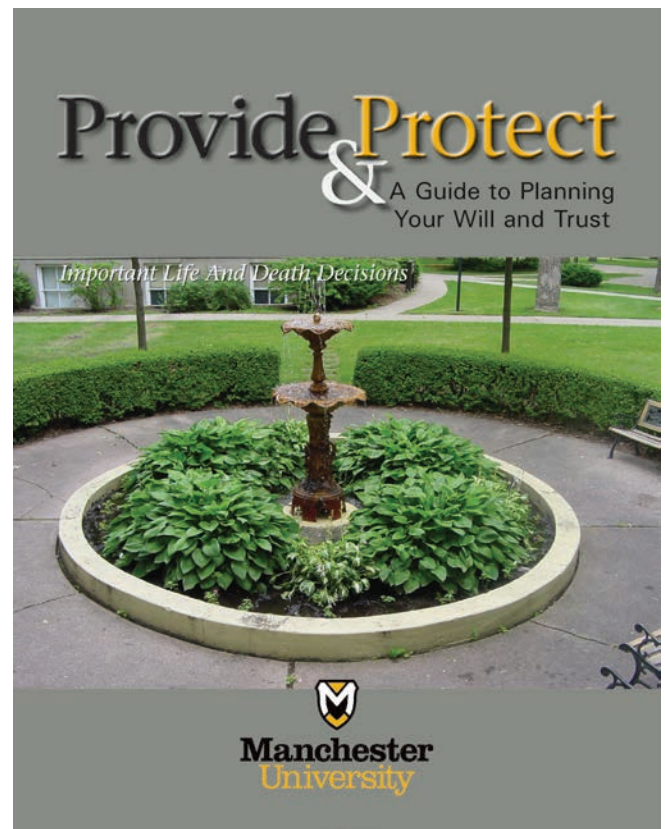
Many of us honor the long-held tradition of establishing New Year's resolutions every January 1 – eat healthier, spend more time with family, be more positive, exercise more...

Some resolutions can feel difficult to stick to, but financial planning for the future doesn't need to be one of them. It may seem like a daunting goal, but one step that is surprisingly simple, but impactful, is creating your estate plan.

Did you know that half of all Americans do not have a will? Under state law, if you are incapacitated or pass away without a plan, someone else will make important decisions that could affect you and your loved ones. For example, if you die without a will or trust, a court will determine how your assets are distributed, and that may happen in a way that does not reflect your wishes.

Don't leave your legacy to chance. Establishing a will may even be easier than setting up a Facebook account! The Manchester University Office of Advancement has put together an estate planning guide, *Provide & Protect*, to help you easily gather the information necessary to create your plan. Please contact our offices at 888-257-2586 or email Amanda Kreps at arkresp@manchester.edu to request your free copy.

If you have already included Manchester University in your estate plan, please let us know so that we can make sure your gift goes to help the causes that mean the most to you.



Only **50%** of Americans have a will. One of the most important things you can do with your time is to put together a plan to provide for family and to support the causes you care about.

KEEP IT SIMPLE

Even if you don't have time to draft a will with an attorney today, there are steps you can take to ensure that many of your plans are carried out according to your wishes.

Retirement accounts and life insurance policies are assets that many individuals own. These assets can all be transferred to your loved ones or benefit Manchester University without you ever writing a will. By making a simple change, these assets can go automatically to the beneficiaries you select. Many of these forms are available online or through your account administrators.

- Life Insurance — Complete a beneficiary designation form, designating a person or charitable beneficiary for your life insurance policy.

- IRA — Complete a beneficiary designation form to benefit the people and causes most important to you. Many administrators now make these forms available online.
- Investment, Checking and Retirement Accounts — List your loved ones or favorite causes as payable on death beneficiaries on a form provided by your account administrator.
- Real Estate — Give your property to loved ones and your favorite causes by deed while reserving a life estate. Contact us for a free illustration of the benefits of this plan.

For more details about ways you can make these easy changes to your plans, visit plannedgiving.manchester.edu or call our office at 888-257-2586.



What Planned Gifts are Right for You in 2017?

While many people think of a will as their only option when planning for the future, it is merely one component of planned giving. Planned giving is a way to leave your personal assets to make lifetime or testamentary

charitable gifts in a way that benefits you, your family and Manchester University. Below are some common types of planned gifts and their benefits.

Understanding Planned Gifts and their Benefits

BEQUEST

A bequest is a gift made through your will or trust. A bequest is the simplest type of planned gift for you to make and one of the easiest to implement.

BENEFITS OF BEQUEST

You may desire to support charity but are unable to make gifts during your lifetime. For example, you may have property that is needed during life to cover your living expenses or health care costs.

CHARITABLE GIFT ANNUITY (CGA)

You make a gift of cash or property to us and we agree to make fixed payments for one or two lives.

BENEFITS OF CGA

You want to make a gift to Manchester University and receive fixed income for the future. This plan works well with your gift of cash or appreciated stock that is providing little or no income.

CHARITABLE REMAINDER TRUST (CRT)

You transfer your cash or property to fund a trust that makes payments for your lifetime or a number of years and then passes what remains to Manchester University.

BENEFITS OF CRT

You own appreciated property that produces little or no income and would like to sell without paying capital gains tax. You may be desiring income for retirement.

FAMILY LEAD TRUST

You transfer your cash or property to a trust that makes payments to Manchester University for a number of years and then passes the trust property to your family with no additional tax.

BENEFITS OF CLT

You want to pass specific property to your family without paying a lot of gift estate tax.

LIFE ESTATE RESERVED

You transfer your personal residence or farm to us and retain the right to use the property for your lifetime.

BENEFITS OF LIFE ESTATE

You want to remain living in your home and desire a current income tax deduction.

BARGAIN SALE

We purchase your property for less than fair market value. You receive cash or debt relief and a charitable deduction.

BENEFITS OF BARGAIN SALE

You own appreciated property and want to help our organization, but need a benefit in return (either cash or debt relief).

SAVVY LIVING By: Jim Miller

Dear Savvy Living,

Can you give me some tips on starting a walking program? I need to lose weight and get my blood pressure under control, but I hate to exercise.

More than 25 years of research has shown that walking may be the single best exercise you can do to improve your health. Walking burns about 100 calories per mile, builds endurance, enhances muscle tone and is relatively easy on your joints. It may improve or prevent many age-related health problems such as high blood pressure, diabetes, heart disease, arthritis, osteoporosis and dementia.

All you need is a good pair of walking shoes and enough motivation to get out and go. Here are a few tips to help you get started.

Start Walking: Allow yourself time to develop a walking routine. Start out slow if you need to. For example, start by walking 20 minutes per day five days a week. When 20 minutes becomes too easy, add five minutes to your walks per week and keep adding until you are walking as long as you desire. You should begin and end your walk with a few simple warm-up and cool-down stretches. Stretching will make you feel better

and help prevent injury.

How Far: Most fitness professionals recommend walking 30 minutes per day five days a week. Research indicates that you can receive the same benefit even if the 30 minutes is broken up throughout the day. Another way to measure your activity level is by the number of steps you take per day. 10,000 steps per day, are recommended which is roughly five miles.

How Fast: The ideal speed will cause you to breathe heavily, but not so heavily that you can't carry on a conversation.

STAYING MOTIVATED

Starting a walking program takes initiative and sticking with it takes commitment. Here are some tips to help you stay motivated.

Find a Buddy: A companion helps the walk to go by quickly and a partner will provide extra motivation to keep improving your speed and distance.

Use a Pedometer: These gadgets measure how far you've walked

in both steps and miles. You can purchase a pedometer at most sporting goods stores for around \$25. If you're a smartphone user, consider downloading a pedometer app from the internet.

Join a Club: To find a walking club in your community call your local medical center, mall, health club, YMCA, or running shoe store. Ask if they know of any walking clubs or groups. You can also check out the American Volkssport Association website (ava.org) or the American Heart Association Walking Club website (mywalkingclub.org).

Keep a Journal: Keep a walking journal by logging how many minutes, steps or miles you have walked per day.

Get a Dog: Dog owners are much more likely to take regular walks than non-dog owners.

Listen to Music: An iPod or other MP3 player can also make a nice walking companion.

Have a Plan-B: When bad weather arrives, have a backup plan like walking at your local mall.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior." The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics.

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Manchester
University

Office of Advancement | 604 E. College Ave. | North Manchester, IN 46962
888-257-2586 | plannedgiving.manchester.edu