



The *Legacy* of Psi Upsilon

The Truth About Planned Giving Debunking 4 Common Myths

If you hear “planned giving” and think it’s for people older or wealthier than you—or that it’s just too confusing—check out these common myths and the truths behind them:

- 1** **Myth:** Planned gifts are too complicated and confusing.
TRUTH: There are many types of planned gifts—most are simple and affordable, like a gift in your will or living trust. You just need to find the one that best fulfills your goals. Simply contact Mark Williams at (317) 571-1833, Ext. 101, or maw@psi.u.org to discover the gift that works for you.
- 2** **Myth:** My estate has to be large to make an impact.
TRUTH: By including The Psi Upsilon Foundation in your estate plan for any amount, you make a lasting impact and a tremendous difference. One option is to designate a percentage of your estate.
- 3** **Myth:** I’m too young to think about making a will.
TRUTH: Planning your estate is an important step at any stage of your life. A simple meeting with an estate planning attorney can help you ensure that your intentions are carried out, and it can help establish a plan to receive the best tax benefits for your assets.
- 4** **Myth:** Charitable giving’s main benefit is to reduce your tax burden.
TRUTH: Research shows that 65 percent of people who donate to nonprofits do so because helping others makes them feel good.*

*2015 NMI Healthy Aging Database®

What Is Planned Giving?

Defined, planned giving is a way to support charitable organizations, like The Psi Upsilon Foundation, by making gifts using your estate. It’s also an excellent way to support a cause that matters most to you. These gifts require some planning and, often, help from your professional advisors. They can be made now to immediately support our needs or they can take effect in the future as a final way to leave your legacy.



Find Your Charitable Giving Solution

Simply contact Mark Williams at (317) 571-1833, Ext. 101, or maw@psi.u.org to learn about charitable giving solutions for you or let us know if you have any questions.

Affordable Ways to Give to Psi Upsilon

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 Psi U brothers 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:

Give a percentage of your estate. Leave The Psi Upsilon Foundation a percentage of the assets in your will or trust—from 1 to 100 percent—to support our mission 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 The Psi Upsilon Foundation 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.

*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.



We Can Help

Making a gift to Psi Upsilon is more affordable than you may think. Contact us to learn about gifts that preserve your financial security and benefit our brothers, our chapters and our alumni associations.





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.
- 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 Mark Williams at (317) 571-1833, Ext. 101, or maw@psiu.org.

3 Steps to Make a Difference



VISIT www.psiu.org to learn more about ways to support the brothers of Psi U.



RETURN the enclosed envelope with your show of support.



CONTACT the Foundation to discuss affordable ways to make an impact.

The Power of Paper

3 Easy Ways to Make Psi Upsilon Part of Your Life Story

If you think that the only way you can leave a legacy at Psi Upsilon 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 mission is to designate The Psi Upsilon Foundation 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 Foundation as the beneficiary, you simply allow for any leftover funds, or

a portion of those funds, to transfer to Psi U 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 the Foundation to let us know about your generosity! It would be our honor to thank you for your gift.



Contact Mark Williams to learn more about supporting Psi U's mission with your retirement plan assets, life insurance policy or bank account.

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For more information, call or write:

Mark A. Williams, Phi '76 • President and CEO
The Psi Upsilon Foundation • 3003 East 96th Street
Indianapolis, Indiana 46240-1357 • (317) 571-1833, Ext. 101
Visit our website at www.psiu.org.