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BALL STATE UNIVERSITY  
SENIOR VICE PRESIDENT FOR DEVELOPMENT  
BALL STATE UNIVERSITY FOUNDATION  
2000 W UNIVERSITY AVE  
MUNCIE IN 47306-998



Fold in half and tape shut.

Passion Meets Impact (continued)

“The presence of Ball State’s Multicultural Center is an important contribution toward the goals of helping students experience diversity in many aspects of their cultural life,” he says.

**David Owsley Museum of Art:** Bernard gained an appreciation for the arts as a Ball State student when he was hosting a visiting professor from Georgetown University. “The first thing he wanted to see was the art museum,” he remembered. “He walked away from that building amazed at the quality of art that he had seen there and spoke to me of the art treasures that I never knew were exhibited there.” This has inspired Bernard to support DOMA in many ways, including in-kind donations from his personal art collection.

**Student Voluntary Services:** Bernard worked as one of the first student coordinators in Student Voluntary Services, and plans to support this program, established in 1965, that fosters education, leadership, and community service. “The organization grew from a small voluntary forum of community service to become an enormous organization, giving thousands of students an opportunity to participate in human interactions at a most basic level,” he says.

Bernard noted it’s becoming vital for alumni to give back to the University as state funding is dwindling. Many times, a planned gift allows you to make a larger contribution than what may be possible during your lifetime.

“Knowing that we are paving a way for future generations of Cardinals is why I chose to join the Beneficence Society by confirming my planned gift with the Ball State University Foundation,” he says. “You’re helping to make Ball State the best it can be for students, alumni, faculty, staff, and the entire University community.”

To fund your favorite Ball State programs, contact us or visit [ballstatelegacy.org](http://ballstatelegacy.org).

## Family Matters

Greetings from Ball State. In these unprecedented times, we want you to know that we’re thinking about our supporters and appreciate you.

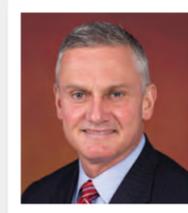
This may be a challenging time for you. It is a challenging time for us too, but we continue to move forward with our work and mission.

During the pandemic, life has slowed down and many of us are spending more time together as a family—either in-person, by phone, or virtually. Taking care of your family is more important than ever. This issue of *Beneficence* focuses on the many ways you can support your family while also providing for the causes important to you through charitable estate planning.

Congress has recently enacted charitable tax law changes, such as the CARE Act and SECURE Act, which could offer you tax advantages. To learn more, order our brochures, *Planning Forward in Times of Uncertainty* and *A Solution to the SECURE Act and Beneficiary Inheritance Planning*.

Finally, we hope you find alumnus Allen Bernard’s story about funding your passion inspiring. You may share that same enthusiasm for certain programs at Ball State. Your generosity can support scholarships, vital programs, faculty, and so much more. Any way and any time you choose to give back, we thank you!

Wishing you and your family safety and good health in the days ahead.



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## INSIDE

### Important Matters:

During these challenging times, taking care of your family is what matters most. Read about the many ways you can support family members as well as meaningful causes through a charitable gift.

Also, alumnus Allen Bernard creates a charitable bequest to fund several of his favorite Ball State programs.



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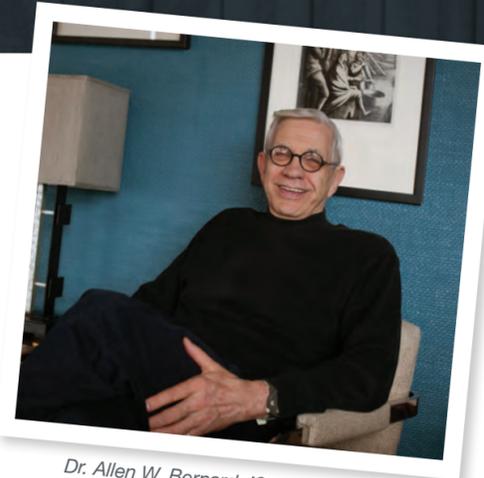
## Beneficence Newsletter Summer 2020

### Passion Meets Impact:

#### Bernard’s Planned Gift Will Benefit Multiple Ball State Programs

Dr. Allen W. Bernard, '68 MA '70, is a man with many interests and areas of expertise.

A retired school administrator and former university professor, Bernard is also a published writer, traveler, historic preservationist, and an avid collector of books and prints.



Dr. Allen W. Bernard, '68 MA '70

This Cincinnati resident is also interested helping Ball State and its students succeed, and the programs he has chosen to support are as diverse as his background. He has given back to Ball State in many ways over the years and is currently creating a charitable bequest to make a lasting impact on the programs he finds most meaningful.

**Teachers College:** Bernard has fond memories of Ball State in the '60s when its focus was preparing students for a career in education. Many of his professors both challenged and supported him, which helped build a good foundation for his career as an educator. To enhance the learning experience for generations of education students, Bernard has endowed a lectureship series in Teachers College and may provide additional support to this academic college in the future.

**Multicultural Center:** Bernard said he would also like to fund a lectureship series through Ball State’s Multicultural Center to help promote diversity and cultural acceptance on campus.

Continued inside

Take advantage of tax incentives with

# Charitable Planning



Create a charitable legacy with the causes important to you while freeing assets for family.



With proper planning, capital gains taxes can be reduced or eliminated.



The estate tax may be reduced or eliminated.

**When planning for your family's future, you want to give them your best. There may also be charitable causes that you give to today and wish to continue supporting in the future.**

You might think providing a meaningful charitable legacy means asking your family to sacrifice its inheritance, but nothing could be further from the truth.

The key to giving more to your family is to pay less in taxes. By including Ball State in your charitable plans, you can avoid or significantly reduce taxes, leaving more for your loved ones. You can also create a lasting charitable legacy by continuing your giving for decades to come. Just a little planning can make a big difference.

Don't define your legacy by how much you paid in taxes, but by how well you cared for your family and continued your charitable works beyond your lifetime. We have simple, easy tools that can help you reduce taxes, increase income, and leave more for your loved ones.

## WITH CHARITABLE PLANNING:

- Capital gains taxes can be reduced or even eliminated with proper planning.
- You create a charitable legacy supporting the causes important to you while freeing assets for family.
- The estate tax may be reduced or eliminated.

## WITHOUT CHARITABLE PLANNING:

- Your appreciated assets face a capital gains tax of up to 20% or more.
- Your charitable legacy ends when you pass away; your family receives less and may have to pay more in taxes.
- Your estate may pay a tax of up to 40%.

## Bargain of a Lifetime and Beyond

If you like the idea of turning small investments into big results, then life insurance is a tool for you. And it is a great bargain right now. Because of increased competition in the industry, life insurance is an incredibly efficient way to provide for your family or build a charitable legacy in your name. If you want to help your family or help causes like ours—or both—and do it relatively inexpensively, then life insurance is a wonderful way to accomplish your goals.

In addition to lower premiums for life insurance, competition also means that more kinds of life insurance are now available. There are plans and policies available to fit almost any situation. And even those who thought they were uninsurable may find coverage easier to obtain.

Life insurance can be a useful way to provide for your family (income tax free), build your charitable legacy, or do both at “bargain” prices. There are two basic ways life insurance can work as part of your estate plan.

Whether as wealth replacement for your family or as part of a tax-advantaged gift to invest in Ball State's mission, gifts of life insurance can help you achieve your goals at a minimal cost. Call or email us to learn all of the ways life insurance can benefit the people and causes that mean the most to you.

**Your legacy is often not a choice between family and charity but between family and taxes.**



### Family

Life insurance is an effective way to provide for your family because they receive the funds income tax free. You can also use life insurance to replace funds that would have gone to family but are now used in more tax-advantaged ways (creating a win-win in planning).



### Ball State

As with family, you can designate Ball State as a beneficiary of your life insurance plan. For even greater tax benefits, give the policy to Ball State so it is the owner as well as beneficiary.



## Income for Family, Peace of Mind for You

One of the greatest joys of charitable estate planning is learning all of the ways you can benefit yourself and your family while also providing for the causes important to you. Many people are simply unaware of charitable strategies such as the Charitable Gift Annuity and Charitable Remainder Unitrust that can create new income streams for you and your loved ones.

Both the gift annuity and unitrust feature:

- An income tax deduction at the time your gift is made. (Ball State will make use of what remains after all payments have been made to the beneficiaries).
- Capital gains tax avoidance when you make a gift of appreciated assets.
- Flexibility in who you want to benefit and for how long.



Call or email us to receive a free, no-obligation illustration showing the options, benefits, and advantages of these plans.

### CHARITABLE GIFT ANNUITY

A gift annuity is a contract between you and the Ball State University Foundation where we agree to make payments to you, you and your spouse, or another loved one, for life. The payment rate is fixed at the time of funding, which means the payment amount never changes regardless of what the economy does.

### CHARITABLE REMAINDER UNITRUST

A unitrust is a special charitable trust set up to pay you and/or your beneficiaries income for life or a number of years. It offers you more flexibility in the assets used and invested, and how the payments (distributions) are made.

## Make a Lasting Impact at Ball State University

Thank you for your interest!



BALL STATE UNIVERSITY FOUNDATION

- I would like to receive a copy of the **complimentary** guide, *Planning Forward in Times of Uncertainty*.
- I would like to receive a copy of the **complimentary** guide, *A Solution to the SECURE Act and Beneficiary Inheritance Planning*.
- I would like a no-obligation illustration of how a charitable gift annuity can benefit me. Please use a gift amount of \$\_\_\_\_\_ and birth date(s) \_\_\_\_/\_\_\_\_/\_\_\_\_ (and \_\_\_\_/\_\_\_\_/\_\_\_\_).
- I would like sample language to share with my attorney for including a gift in my will or living trust.
- I have already included a gift to the Ball State University Foundation in my will or estate plans and haven't yet notified you.

Name (please print) \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

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