

LEGACY



A Newsletter of Azusa Pacific University’s Office of Estate Planning

June 2009 • Volume 1, Number 5



Making Education Possible for APU Students

by Cynndie Hoff

After becoming a widow in 2000, Sandra Wilson was looking for new opportunities to serve the Lord, make friendships, and serve her community. She found it all at Azusa Pacific University. Sandy mentors in the Heart-to-Heart program, serves on the Scholarship Auxiliary Committee, and traveled with APU to Branson, Alaska, and Mexicali. But her favorite ministry at APU is giving to the students.

“I appreciate Sandy’s heart,” said Dennette Miramontes, associate director of estate planning. “She gives because of her sincere love for God and deep commitment to His work. She is one of the most generous people I know.”

She’s also among the savviest. As a financial planner, Sandy Wilson puts her money where her faith is. Through charitable gift annuities and her bequest, she invests in the Kingdom by supporting Azusa Pacific University. What financial planners do with their money says a lot about return on investments (ROIs). What Christian financial planners do with their money speaks about a different kind of ROI—return *of* investments.

“I analyze things by numbers, and APU is a great investment,” said Sandy. “My gift annuities provide a good source of income at a good level—more, in fact, than current CD and dividend rates. But even if that weren’t the case, I weigh this investment by so much more than numbers. I know that I am serving God and the students.”

Helping college students finance their education holds deep meaning for Sandy, who was unable to afford tuition for a four-year higher education. With

no grants, loans, or scholarships to help, she went to work and took classes at a local college. After years of plugging away, she eventually earned her degree, teaching credential, and advanced degree.

Now, she helps others facing the same struggle. “There are a lot of gifted and talented students with limited resources,” she said. “This is my way of making education possible for them. I want to make it easier for as many students as possible.”



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Keenly aware that supporting Christian higher education is one of the soundest investments she can make, Sandy counts Azusa Pacific as an ideal partner. She believes APU provides not only that valuable college experience, but the invaluable opportunity for global exposure as well. “So much poverty and suffering exists throughout the world, and APU addresses it head on,” she said. “These students have incredible opportunities to study abroad and experience other cultures firsthand so they can apply what they learn in meaningful and relevant ways. I see so many talented students learning how to use their gifts for God both directly and indirectly.”

One student in particular made a lasting impression on Sandy. “I mentored an APU student from Alaska and am amazed at the life lessons we both learned,” she said. “Over the years, we talked about countless important issues and journeyed together on a quest for truth and meaning.”

Sandy and her gifts clearly multiply the Kingdom’s resources in myriad of unseen ways—an undeniable return *of* investment. Those who understand that all money is God’s and that He entrusts it to those who will spend it wisely and give it generously, realize that it is a gift, and we are expected to be stewards.

Savvy Senior: Grand Vacations for Grandparents and Grandkids

Dear Savvy Senior,
Do you know of any travel companies that offer vacation packages for grandparents traveling with their grandkids?
- Unsavvy Traveler

Dear Traveler,
Taking the grandkids on vacation is a great way to have fun and strengthen your relationships, especially if you live far away and don’t get a chance to see them often.

Travel Companies
There are a number of travel companies that offer specialized vacation packages for grandparents and grandchildren. They plan everything for you, with most activities together, but some just for adults so you can get an occasional breather.

Elderhostel, the world’s largest educational travel organization for adults 55 and over, offers a wide variety of trips for grandparents and grandchildren. Call (800) 454-5768 or visit www.elderhostel.org and click on “Grandparent Travel.”

If you’re the outdoorsy type, the Sierra Club offers a variety of affordable “family outings” and “local outings.” Call (415) 977-5522 or visit www.sierraclub.org/outings/.

Grandtravel offers 7- to 13-day tours scheduled in July and August with destinations to Washington, D.C., Alaska, Italy, London, Paris, and New Zealand. Call (800) 247-7651 or visit www.grandtrvl.com.

Generations Touring Company offers week-long tours to destinations like the Grand Canyon, Peru, and the Galapagos Islands in Ecuador. Call (888) 415-9100.

Consider Cruising
Cruises are another popular option, offering a safe and secure environment with plenty of facilities, activities, and dining options to keep everyone happy. Disney, Carnival, Norwegian, and other cruise lines offer appealing options for intergenerational travelers. Contact www.cruising.org.

Savvy Senior is written by Jim Miller, a regular contributor to the NBC Today Show and author of The Savvy Senior book. Send your questions to: Savvy Senior, PO Box 5443, Norman, OK 73070.

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Get Involved!



Name _____

Phone _____

Address _____

City _____ State _____ ZIP _____

Email _____

☐ Send me the FREE “Personal Financial Affairs Record” booklet for planning my estate.

☐ Tell me how much I/we would earn on a charitable gift annuity.

Age _____ Spouse’s age _____

☐ Send me information on APU’s: ____upcoming trips ____music/theater events.

☐ Send me information on how to remember APU in my will or trust.

☐ Send me the FREE brochure “Giving Through Gift Annuities.”



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Improve Your Investment Returns By Moving From a CD to a Gift Annuity

If you have a CD you have rolled over many times, you may want to consider something with more lasting value. Especially with disappointing CD rates, it is worth considering a more worthy alternative. One of the best things you can do with that old CD is turn it into a new gift annuity. You'll probably have higher payment rates and find benefits that no amount of rolling over can match.

A gift annuity is a lifetime contract with fixed payments. Unlike a CD, when you fund a gift annuity, you know what your payment rate is this year, next year, and for as long as you live. And unlike CDs, gift annuities offer you other benefits. When you fund a gift annuity, you'll receive an income tax deduction this year for part of the funding amount. If you are tired of watching the market's ups and downs or have a stock that needs to find a higher calling, then your stock can be used to fund a gift annuity, too. It is important that you transfer the stock to us; never sell it. When you do, you will find that some of your

capital gains are eliminated on your gift and the remaining gain is spread over your lifetime.

Just as the decision to fund a gift annuity brings a lifetime of benefits, it is a permanent solution, so please call us and your advisor to see if a gift annuity is right for you. Any funds left in the gift annuity after a lifetime of payments to you will be used to help APU train and educate our future Christian leaders.

How a Gift Annuity Works

1. You give us cash or stock and we promise to pay you fixed income for life.
2. The fixed income can be quite high, depending on your age.
3. A portion of your income stream may even be tax-free.
4. You will receive a charitable deduction for your gift, and the satisfaction of furthering the APU mission.

Receive Income for Life While Providing Scholarships for Students

A Charitable Gift Annuity with APU pays you a fixed income stream while providing an immediate charitable income tax deduction.

Single		Married	
Age	Rate	Age	Rate
65	5.3%	65/65	4.9%
70	5.7%	70/70	5.2%
75	6.3%	75/75	5.6%
80	7.1%	80/80	6.1%
85	8.1%	85/85	7.0%
90	9.5%	90/90	8.3%

To learn more about making a gift to APU that will enhance your retirement income, please contact the Office of Estate Planning at (626) 815-5069 or toll free at (888) 865-9769.



Bequest Designation

A Simple Change can Make a Lifetime Difference

Will you consider making Christian education possible for APU students through a beneficiary designation gift? The following are ways to make a difference for our future Christian leaders:

1. Leave a gift to APU in your living trust or will. It can be for a specific amount or a percentage.
2. Name APU as a full or partial beneficiary of a life insurance policy.
3. Name APU as a full or partial beneficiary of your IRA, 401(K), or other retirement plan assets and avoid federal and state income taxes.
4. Name APU as the full or partial beneficiary on your bank or investment account.

We would like to send you a FREE copy of the "Personal Financial Affairs Record" booklet. Just check the box on the attached response card. This booklet will help guide you in the planning of your living trust or will. It is designed to help you think about how you want your assets to be distributed at death and assist you in gathering information your attorney will need to prepare a living trust or will that accomplishes your wishes. Give us a call at (626)-815-5070. We will be most happy to assist you!



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Office of Estate Planning

To learn more about how you can benefit through giving, contact Azusa Pacific University's Office of Estate Planning.

CALL

(888) 865-9769

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www.apugifts.org

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