WHAT IT TAKES TO ACHIEVE THE BEST AND BRIGHTEST TO IOWA STATE

Making a difference today at Iowa State

Making an impact at Iowa State doesn’t have to happen in one large step. Like Mary Yuska, class of 1978, supplementing your current giving or starting a new fund – through a gift of retirement funds can be a simple route to take. “Word of mouth has a lot of power – go talk to people you know!” said Yuska. “I was inspired to gift my retirement assets because of conversations I had with others. Everyone is in a different situation, but by talking with your peers you get a better idea of what your options are.”

If you have an interest in philanthropy, we will assist you in leaving the legacy important to you. Contact our office of gift planning to open the conversation. Yuska is passionate about educating and encouraging female students at Iowa State, thereby strengthening the Cyclone community as a whole. If you are passionate about growing women’s philanthropy at Iowa State, inspiring women of all ages toward philanthropic ventures, and creating opportunities to develop and recognize women as philanthropic leaders and role models, consider looking into the Women & Philanthropy program at the Iowa State University Foundation. Your participation in philanthropy, whether focused on Women & Philanthropy or in another direction important to you, will change lives. Thank you for supporting Iowa State, today and tomorrow.

EXPANDING THE IOWA STATE FAMILY

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Though Mary Yuska was raised by a Cyclone, the first time she set foot on Iowa State University’s campus was during her college years. “I immediately fell in love,” she said. “I thought myself, ‘Yes! I could be a very happy homemaker.’”

So it was settled, and Yuska began her Cyclone journey in 1974. Four years and four football seasons later, Iowa State seconded a permanent place in her heart. “I remember when we beat Nebraska as the sophomore when we was a freshman,” she said. “That’s nothing better than being real proud and enjoying some Cyclone football.”

As an undergraduate, Yuska joined Kappa Kappa Gamma sorority, served as VISHESSA co-chair in 1977, and remembers meeting Bruce Jenner when he was grand marshal of the VISHESSA parade, just one year after he was gold in the 1976 Olympic decathlon in Montreal.

When considering how much of an influence Iowa State has had in her life, going back became a priority. “I want to be able to give when the opportunity’s had and really welcome them into the Iowa State family,” she said. After talking with good friends Mark and Julie Blake, Yuska was compelled to provide a scholarship opportunity. “Iowa State is a great school with brilliant students, and we need to help them achieve their goals. Also,” she added, “with my family being grandparents, I wanted to continue our Cyclone family legacy.”

The Yuska Endowed Scholarship in the College of Business was established with an initial gift. The scholarship supports women from Iowa or Minnesota going on to graduate study in any field.
The Secret to Maximizing Your Tax Advantages

Learn why your IRA makes an excellent charitable gift — and not such a great inheritance for your heirs — by requesting your complimentary copy of a Tax-Smart Way to Give Through Your IRA using the enclosed survey.

MAXIMIZE YOUR GIFT
Give a Tax-Smart Gift That Leaves More for Your Heirs

If you would like to support Iowa State and preserve the dollars your heirs receive, you have many gift options available. But our supporters often worry that including a gift in their estate plans means there will be less assets left for their children.

We have good news. When you name the Iowa State University Foundation the beneficiary of all or a portion of your retirement plan assets and/or a gift to Iowa State, you can make a significant impact on Iowa State and leave more for your heirs.

RESPECIFY THE TAX BURDEN OF RETIREMENT PLAN ASSETS
As a nonprofit organization, we can tax-exempt and bypass any federal taxes. This means that when you name the Iowa State University Foundation as a beneficiary of your retirement plan assets or include us in your estate plan, we are eligible to receive the full amount of your charitable gift to support Iowa State.

Information such as real estate, cash and life insurance also pass to your children income-tax-free. In contrast, if your children are the beneficiaries of all your retirement plan assets, federal income taxes may evade up to 39.6 percent of the assets — significantly reducing the amounts of your hard-earned dollars they will actually receive.

EXAMPLE: TAX-SMART PLANNING

Jae, a widow with a $1.5 million estate, wants to leave Iowa State a gift valued at $190,000. She also wants to leave a gift to her only daughter, Sandra, who is in the 33 percent federal income tax bracket. Take a look at Jae’s options.

OPTION 1: Jae dedicates the entire $190,000 to her daughter, Sandra, and Iowa State.

<table>
<thead>
<tr>
<th>Asset Description</th>
<th>Amount</th>
<th>Tax Savings</th>
<th>Net Amount to Beneficiary after Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sandra, Iowa State</td>
<td>$190,000</td>
<td>$64,500</td>
<td>$75,000</td>
</tr>
<tr>
<td>Sandra, Iowa State</td>
<td>$0</td>
<td>$0</td>
<td>$750,000</td>
</tr>
</tbody>
</table>

OPTION 2: Jae designates $75,000 to Sandra and $115,000 to Iowa State.

<table>
<thead>
<tr>
<th>Asset Description</th>
<th>Amount</th>
<th>Federal Income Tax Saved</th>
<th>Net Amount to Beneficiary after Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sandra, Iowa State</td>
<td>$75,000</td>
<td>$105,000</td>
<td>$750,000</td>
</tr>
<tr>
<td>Sandra, Iowa State</td>
<td>$0</td>
<td>$0</td>
<td>$750,000</td>
</tr>
</tbody>
</table>

OPTION 3: Jae dedicates half of her $190,000 to Sandra and half to Iowa State.

<table>
<thead>
<tr>
<th>Asset Description</th>
<th>Amount</th>
<th>Federal Income Tax Saved</th>
<th>Net Amount to Beneficiary after Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sandra, Iowa State</td>
<td>$95,000</td>
<td>$64,500</td>
<td>$750,000</td>
</tr>
<tr>
<td>Sandra, Iowa State</td>
<td>$95,000</td>
<td>$64,500</td>
<td>$750,000</td>
</tr>
</tbody>
</table>

OPTION 4: Jae dedicates half of her $190,000 to Sandra and half to Iowa State.

<table>
<thead>
<tr>
<th>Asset Description</th>
<th>Amount</th>
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<th>Net Amount to Beneficiary after Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sandra, Iowa State</td>
<td>$115,000</td>
<td>$64,500</td>
<td>$750,000</td>
</tr>
<tr>
<td>Sandra, Iowa State</td>
<td>$0</td>
<td>$0</td>
<td>$750,000</td>
</tr>
</tbody>
</table>

OPTIMIZE THE TAX IMPACT
Make the most impact with a gift of retirement plan assets. If you have any questions about including Iowa State in your estate plan, please contact us at 800.621.8515 or giftplanning@foundation.iastate.edu today.

EXPLANATION OF THE TAX IMPACT

• Federal income tax owed

- Sandra, Iowa State, and Iowa State

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• Payment to beneficiary

- Sandra

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• Net amount to beneficiary after taxes

- Sandra

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• Percentage of federal income taxes may evade up to 39.6 percent of the assets.

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• IRS regulations

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