

# INSIGHTS

IOWA STATE UNIVERSITY FOUNDATION

» Adam Striegel always knew that he wanted to work in agriculture. Through scholarships from Iowa State, his future plans really started to take shape.



## 4-H FOOTSTEPS

“I grew up on a small farm in southeast Iowa,” said Adam Striegel. The senior in agronomy spent his childhood raising sheep, cattle and poultry, as well as growing row crops on his family’s farm.

Heavily influenced by his dad, a high school agriculture teacher, and his mother, an Iowa State county extension specialist, Striegel was involved in both 4-H and FFA as a boy. “I always knew my place was in agriculture,” he said. “Originally, I wanted to follow in my dad’s footsteps and teach high school agriculture, but after taking my first agronomy class at Iowa State, I realized my true passion was in the agronomy field.”

Now in his final year at Iowa State, Striegel continues to fill his free time with agriculture-based activities. At the advice of a professor, he went out for the Iowa State Intercollegiate Crops Judging Team and was accepted. Participating on the team provided him valuable educational opportunities, allowing him to travel across the Midwest and even to Australia to compete in crops judging contests.

“I’m glad and grateful I was given the flexibility and freedom to explore new academic areas at Iowa State. That exploration led to discovering my career path,” said Striegel. “I

hope to work as a district agronomist in the Midwest.”

In anticipation of his future career, Striegel strives to gain experience in his field and maintain his GPA. He was inducted into the Cardinal Key Society, an honors fraternity that recognizes superior academic achievement.

As a multiple scholarship recipient, Striegel is grateful to receive financial support. “It is through my donors’ generosity that I will graduate from Iowa State with little-to-no student loan debt,” he said. “It is their kindness that makes me want to pay it forward when I become an alumnus.”





## GROWING WITH GIVING

Like any good Iowa farm boy, Gene Chappell grew up with values such as lending a helping hand and working to better the community.

"I lived right by a curve in the road. I remember spending a lot of time at that corner helping those who jumped the curve, got stuck in the snow, or needed any kind of assistance," he said. "I'd always feel better after helping someone. I'd return to the house and say, 'Well, I've done my good deed for today.'"

Even now, Chappell, and his wife, Beth, continue to fulfill their good duty for the day quota. For the past 18 years, the Chappells have stocked up on oranges, grapefruits and orange juice to bring to family and friends. "We always freeze about 18 gallons of orange

juice but end up keeping only four gallons for ourselves," said Chappell.

It's no surprise their attitude of giving extends to their relationship with Iowa State University.

Chappell's first experience with Iowa State was in 1942. Bankers Life Company of Iowa, now Principal Financial Group, sponsored a six-week summer course at Iowa State University for a 4-H delegate from every county in the state – all expenses paid. Chappell, the lucky representative from Adams County, finished the course with a thirst for knowledge and a passion for Iowa State. "I looked forward to returning to Iowa State after I finished my years in the service," said Chappell.

As a full-time student, Chappell made great use of his experience at Iowa State,

simply stating, "I have a lot of good memories." He was the secretary of the Agriculture Economics Club and served on the Ag Econ VEISHEA committee. "I remember staying up all night to get a good spot in the parade."

Those good memories led to a desire to give back. The Chappells started giving to Iowa State in the 1970s and continued through the years with consistent and modest gifts. When it came time to evaluate their financial plan for the future, they knew exactly where to turn.

Chappell wanted to find a way to give back that mattered personally to him while also helping others. When looking into gift vehicles, it became apparent that in order to leave a legacy and stay financially savvy, their best option was the charitable gift annuity.

"There are great things about this gift structure, but the best part is obviously the income!" he said. "The process of establishing a planned gift was very simple. Plus, we already had contacts with the university through our previous giving experiences."

With their CGA in place, Chappell truly completes the circle of giving that has always been such an important factor in his life. The remainder of the couple's gift annuity will support the 4-H program through Iowa State University Extension – paying homage to the generous donation that got Chappell to Iowa State in the first place.

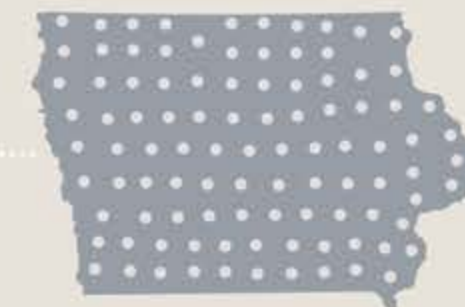
### SEEING IS BELIEVING

Contact us or return the enclosed survey to request your complimentary personalized illustration to see how you could benefit from a gift that provides lifetime payments.



I'd always feel better after helping someone. I'd return to the house and say, 'Well, I've done my good deed for today.'

– Gene Chappell



DID YOU KNOW?  
WE BRING CAMPUS TO YOU!

Iowa State University was the first university extension program – with 100 county extension offices, Iowa State is a 99-county campus.

Gene and Beth Chappell support Iowa State through a gift that provides them lifetime income in return.

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# HELP FUTURE CYCLONES AND YOURSELF, TOO

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**Y**ou have the power to turn your personal experience with Iowa State University into a legacy that will impact future generations.

By including Iowa State in your long-term estate or financial plans, you can make a powerful testament of your priorities. The gift vehicle the Chappells used, a charitable gift annuity, allows you to shape Iowa State's future while you receive fixed payments for life.

## How It Works

The concept of a gift annuity is simple. You make a donation and the Iowa State University Foundation, in turn, pays you a fixed amount each year for the rest of your life. The rate of payment you receive doesn't fluctuate with the stock market, interest rates or inflation.

It is firmly set at the time of your gift and never changes. After your lifetime, the remaining balance is used to further educational opportunities for students.

## Benefits of a CGA

- » You have potential to receive increased disposable income.
- » You are eligible for an income tax deduction for a portion of the gift.
- » A portion of your payment is income tax-free throughout your estimated life expectancy.
- » Any long-term capital gains income can be reportable over your life expectancy, in most cases.
- » After your lifetime, the remaining portion of your gift can support your interests at Iowa State, helping to fulfill your philanthropic goals.



Feel free to contact the office of gift planning at 800.621.8515 with questions about charitable gift annuities and to discuss current payment rates.



## PAYMENTS WHEN YOU NEED THEM MOST

If you don't need your payments today, you can set up a *deferred gift annuity*. This allows you to delay receiving payments until a later date – such as when you reach retirement. You make the contribution to us now, securing a larger current income tax charitable deduction, and we agree to pay you fixed payments for life starting at any date you select, usually five or 10 years from now.



Any gift amount can make a positive impact on a student's experience at Iowa State.

## SMART YEAR-END MOVES THAT PAY OFF

The end of the year is a time to reflect upon the past. It's also an excellent time to set the groundwork for the future with tax-saving strategies. Following are three moves you can make this year to help reduce the potential tax bite in 2016 or even boost your income while receiving a tax break.

### 1. Make an Immediate Cash Gift

When you support Iowa State with a simple donation of cash, you help us finish the year strong and plan for the future with confidence. You also receive a federal income tax charitable deduction. If you itemize, you can write off the amount you're donating, resulting in lower taxable income.

### 2. Benefit From a Life Income Gift

Whether you're still working or retired, you may decide after assessing your finances that you need

more income. Consider setting up a charitable gift annuity to benefit Iowa State. You will receive a partial charitable tax deduction the year you make the gift.

### 3. Provide Support Using a Tax-Smart Strategy

If you give us property that you have owned for more than a year that has increased in value, you pay no capital gains tax on the transaction and you are entitled to a charitable deduction for its full fair market value.

If the property's value is now below your original purchase price, however, you should sell it to take a capital loss to the extent allowed by law and then donate the cash to Iowa State University. This helps reduce your taxable estate.



Contact the office of gift planning for more tax-savvy gift ideas you can use at year-end.

## Invest in Changed Lives

Support for students is more important now than ever before. Our new guides, *Creative Ways to Stretch Your Charitable Dollar* and *Make a Gift and Receive Payments for Life*, give you ideas on how you can maximize your donations and make the most impact with your charitable giving. Return the enclosed survey today to request your complimentary copies.



## WHY CHOOSE A **PLANNED GIFT?**

When you designate a planned gift in your will or estate, it isn't set in stone. You can make changes at any time as your planning evolves over your lifetime. Contact the office of gift planning at the Iowa State University Foundation with any questions.

By including a gift as part of your overall estate or financial plans, depending on the gift arrangement you choose, you can:

- » Feel secure about the future of your loved ones.
- » Maintain control of your assets for life.
- » Receive substantial tax benefits.
- » Give more than you ever thought possible.


### LET US KNOW

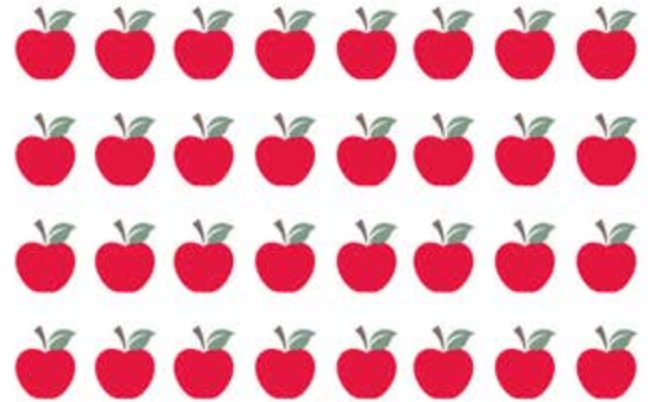
If you have already included a gift to Iowa State in your estate plans, please notify us by returning the enclosed survey. That way we can ensure that your gift will be used exactly as you intend. Plus, it would be our honor to thank you for your gift.

ABOUT

# 36,000

## STUDENTS

 are enrolled in the 2015 school year – a 7th straight year of record enrollment.



## HOW TO REMEMBER IOWA STATE UNIVERSITY IN YOUR WILL OR TRUST

Share the following language with your estate planning attorney to add to your will or living trust.

*I give, devise and bequeath to the Iowa State University Foundation, a not-for-profit corporation existing under the laws of the State of Iowa and located at Ames, Iowa, \_\_\_\_\_ (percent of my estate, dollars, property, securities, etc.) to be used for \_\_\_\_\_ (however you wish for your gift to be used) at Iowa State University.*

**IOWA STATE UNIVERSITY**  
**FOUNDATION**

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