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When you begin creating or updating your estate plan, you’ll very likely spend the bulk of your time on these two points: determining which assets you have and how they will be used to achieve your goals. Therefore, it is important to review your estate plan periodically to make sure it is up-to-date and reflects your current wishes.

**Management Tips**

Digital assets include files and information stored in online accounts (like email), domain names, online storage accounts and various social network sites. To help you gain some control over these assets, consider these helpful tips:

- Identify all of your online accounts – email, Facebook, PayPal, bank accounts, etc.
- Create a list of usernames, passwords, and security questions and answers, along with the accounts on a computer spreadsheet that can be easily updated. The list should be stored on a USB flash drive or CD or printed and placed in a safe location such as a fireproof safe or safe-deposit box.
- Share the location of your list with a trusted person, such as your spouse or a lawyer.
- Meet with an estate planning attorney to create a plan that will allow for easy transfer of your digital estate to your heirs.

**Estate Planning**

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**HOW TO REMEMBER IOWA STATE UNIVERSITY IN YOUR WILL**

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 tax-exempt private educational 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 the purpose stated) at ________ (however you wish for your gift to be used) at Iowa State University.

**IOWA STATE UNIVERSITY FOUNDATION**

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A life insurance policy may provide a way for you to make a much larger contribution to the Iowa State Foundation than you ever thought possible. As your life changes, so may your need for life insurance. You may now be in a position to:

- Name the Iowa State Foundation as the recipient of all or part of the proceeds of a life insurance policy that is no longer needed for family protection.
- Contribute a paid-up policy during your lifetime, resulting in a charitable deduction for an amount equal to your policy’s cash surrender value.
- Depending on state law, purchase a new life insurance policy in which you name Iowa State as owner and beneficiary or co-beneficiary.

A savings account or certificate of deposit can provide immediate support to Iowa State after your lifetime if you name the foundation as joint owner with rights of survivorship. Consider the advantages of this approach:

- It avoids delay or unnecessary expenses.
- It allows you to maintain control of the assets throughout your lifetime.
- If your circumstances change, you may revoke the gift, withdraw the assets or close the account.
- The gift amount is deductible from your taxable estate.

As a nonprofit organization, the Iowa State Foundation can use 100 percent of your gift to support our students.

Retired Director Says the Library Is the Heart of Every Campus

When he wrote: “Simply by providing a stable, accessible and well-equipped learning environment for undergraduate students, the library’s role in making a gift to the university. With a passion for Iowa State and professional expertise in academic libraries, it was a natural desire to make a gift and determine its designation – a contribution to the library that focused on directly impacting students. It seemed appropriate to establish an endowment in honor of my parents and their commitment to education,” he said.

Using stocks and a life insurance policy, the Markses established the Joseph Edwin and Helen Cromwell Marks Endowment for Dean’s Library Service Enrichment, an unrestricted fund to be used at the discretion of the library dean to allow for the funds to be used wherever they may be beneficial.

“I have to be careful about the opportunity before your family,” the dean would be the best use of our gift.” Marks said. “The foundation made the process very easy.” The Markses, like many donors, found that giving appreciated stocks was a way to support Iowa State without unnecessarily realizing capital gains on their investment and the life insurance policy that had provided financial security for their family.

DON’T MISS THIS TAX-WISE OPPORTUNITY

Are you 70½ or older? Congress reinstated a law that allows you to move up to $100,000 from your IRA directly to a qualified institution such as Iowa State University without having to pay income taxes on the money. Known as the IRA charitable rollover, this law has been extended to the end of 2013. Contact Iowa State today for details.

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Donations of retirement account assets are among the most tax-smart gifts you can make to the Iowa State University Foundation. Although IRAs and 401(k)s acceptors are excellent vehicles for accumulating assets for your use during retirement, they are far less effective for transferring wealth to your loved ones.

Those who inherit your retirement plan could see more than 60 percent of the value depleted by federal and state income and estate taxes. The only exceptions are those receiving a distribution directly to a conventional IRA.

A life insurance policy may provide a way for you to make a much larger contribution to the Iowa State Foundation than you ever thought possible. As your life changes, so may your need for life insurance. You may now be in a position to:

• Name the Iowa State Foundation as the recipient of all or part of the proceeds of a life insurance policy that is no longer needed for family protection.
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The enduring value of centrality, in institutions would not support them. A contribution is apparent; otherwise, the library dean to allow for the funds may be used ‘wherever the library needs vary from year to year – that’s why we felt making the endowment at the discretion of the dean would be the best use of our gift,’ Marks said. “The foundation made the process very easy.” The Markses, like many donors, found that giving appreciated stocks easy.” The Markses, like many donors, found that giving appreciated stocks

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Those who inherit your retirement plans could see more than 50 percent of the value, depending on the state law or rollover, distributed as income taxes. These taxes may be paid out over the recipient's life expectancy.

A life insurance policy can provide a way to support Iowa State directly from your lifetime, without realizing capital gains on investment. You can avoid state and federal income tax on qualified gifts, and your gift is deductible at the time of your gift. You may also specify the charitable proceeds of a policy and its beneficiary.

Using the IRA charitable rollover, you can provide a way to support Iowa State University without having to pay income taxes on the money. Known as the IRA charitable rollover, this law has been extended to the end of 2013. Contact the Iowa State Foundation about your gift to support our students.

RETIRED DIRECTOR SAYS THE LIBRARY IS THE HEART OF EVERY CAMPUS
Continued from page 1

Dubu City University and the University of Tennessee, Knoxville. When he retired in 2004, Marks was serving as the dean of libraries at the University of Nevada, Las Vegas, where he oversaw the construction of an entirely new university library. This construction included the adoption and installation of cutting-edge library technology and made UMY, one of the first libraries in the United States to have an automated storage-and-retrieval system. Marks would continue on after UNLV as a consultant, traveling as far as Europe and Asia before retiring in 2009.

Marks and his wife, Karen, were approached by the Iowa State Foundation about making a gift to the university. With a passion for Iowa State and professional expertise in academic libraries, it was a natural decision to make a gift and to designate – a contribution to the library that focused on directly impacting students.

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In order to bequests to individuals and/or organizations are recognized with names of Iowa State organizations, gifts are recognized in the order received. All bequests are subject to approval by the Iowa State University Foundation Board of Directors.

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USING STOCK AND LIFE INSURANCE TO SUPPORT STUDENTS

Couple Honors Library Director’s Parents With Gift to the Library

Ken Marks began working at libraries as a high school student.

WHILE HE MAY NOT HAVE known it at the time, working at the Ames Public Library as a high school student in the 1950s would be as significant in determining Dr. Ken Marks’ future career as it is enjoyable.

“The director of the library was very influential in preparing a cadre of students who may have had an interest in library later on,” Marks said. “She was an influential or anyone in determining my future career – an Ames native. Marks never really questioned where he would attend college – his father was an Iowa State University alumnus and member, and, in Marks’ eyes, there was no better place to live.

“In retrospect, I cannot imagine a better place to grow up than Ames,” he said. “It truly was an ideal community.”

“It took me a while to discover my true interests,” he said. “I learned that, in life, you have to be willing to seize the opportunity before you if it seems like it may be beneficial.”

“Coincidentally, Marks’ second library position was at the same institution as the first, Iowa State offered him a position on the library staff, and back to Ames he and his family went. He was reinstated at Iowa State until 1979, when he graduated once more, this time with a doctoral degree in education.

From there, Marks’ career took him across the country as he directed library employee years before.

By the end of the decade, he was living in California with his wife and two children when he left the time was right to make a career change. In 1989 he entered the master’s program at the University of California, Berkeley, and graduated in 1991 with a degree in library science – a nod to his days at an Ames Public Library.

“I never had the opportunity to talk to my parents about their legacy,” he said. “It was a wonderful opportunity to support the library and the community that my parents worked so hard for.”

Ken and Karen Marks are supporting a facet of Iowa State University’s five-year initiative to raise $10 million for scholarships and other student support.

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IS FACEBOOK PART OF YOUR ESTATE?
How to Pass Digital Assets to the Next Generation

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