LOOKING TOWARD THE FUTURE
Discover the Benefits of Giving

2020 was a year unlike any other. At The Ohio State University, we were tasked with adapting our programs to ensure we could continue to provide our students with a quality Ohio State education, while still keeping them safe. Thanks to the forethought of friends like you, we were able to rise to the challenge. We cannot thank you enough for your support.

Now, like many of you, we are looking toward the future. Though we have accomplished a lot, there is still so much to do. As you think about the years ahead, we hope you will consider including Ohio State in your plans through a legacy gift.

In addition to creating a legacy that will impact Buckeyes for generations to come, giving to the places you care about makes you feel good. When you support Ohio State you:

• **Make a real difference.** Financial support not only helps Ohio State meet our needs today but can also put an Ohio State education within reach of deserving students.

• **Create an everlasting impact.** You have an opportunity to leave your mark on the world. A legacy gift—such as one in your will or trust—helps ensure that generations to come will benefit.

• **Serve as an inspiration.** Your generosity may inspire others to follow your lead. Engage loved ones in a discussion about your passions and encourage them to join you in volunteering or raising funds.

**YOUR LEGACY**

There are many ways you can make a lasting impact at Ohio State with a legacy gift to The Ohio State University Foundation. For help finding the right giving option for you, please contact the Office of Estate and Gift Planning at giftplan@osu.edu or 614-292-2183.
THE AGES AND STAGES OF GIVING

Generosity takes on new meaning as we grow older, build financial resources and set charitable goals. These planning checkpoints, arranged by age group, outline steps you should consider taking to prepare for the future and how to maximize your generosity.

50s

During these years, take time to update your will to reflect any life changes, such as beginning a new relationship or grown children leaving home. Meet with your financial advisor to review your investments and savings. If needed, there is still time to make catch-up contributions for retirement.

YOUR CHECKLIST

☐ Step up your retirement savings and participate in a catch-up plan if necessary.
☐ Look at your current spending and see how you will be able to adjust once you are in full retirement.
☐ Consider shifting to a more conservative investment strategy.

BEST WAYS TO MAKE AN IMPACT

- **A gift in your will or trust.** An effective and flexible gift that can be made by adding one sentence to this document.
- **Retirement plan assets.** An easy and tax-smart way to make a gift, name The Ohio State University Foundation as a beneficiary of all or part of your retirement plan assets.

60s

For many, entering your 60s means retirement is around the corner. Check with your financial advisor to make sure you are on track with retirement savings. If you have already retired, revisit your expenses, priorities and health care needs.

YOUR CHECKLIST

☐ Meet with a financial planner to make sure you meet your desired retirement date.
☐ Research potential medical plans and expenses given your current health state.
☐ Develop a budget to live within after you retire from full-time employment.

BEST WAYS TO MAKE AN IMPACT

- **Life income gifts.** If you are looking for income in retirement, consider establishing a life income gift such as a charitable trust or charitable gift annuity.
- **Beneficiary designations.** Review the beneficiaries of your life insurance policies and retirement plan assets. Many of these assets may result in a tax hit for your family, but they pass tax-free to The Ohio State University Foundation.
Many use this time to look ahead. What kind of legacy do you want to leave? How can you ensure your family is protected while extending your support for the places you care about? Discuss your giving goals with your family and meet with your financial advisor to align your financial and philanthropic plans.

YOUR CHECKLIST:

☐ Discuss your plans with loved ones and disclose the location of important papers so they can find them when needed.
☐ Explore different ways you can volunteer (at home or in person) with the organizations you care about.
☐ Meet with a financial planning professional or an attorney to make sure your plans accomplish your goals.

BEST WAYS TO MAKE AN IMPACT

- **Gift from your IRA.** If you are 70½ or older, give any amount up to $100,000* per year from your IRA directly to a qualified nonprofit such as The Ohio State University Foundation without having to pay income taxes on the money.

*This figure is reduced by the amount of IRA contributions that you made after the age of 70½ that were allowed as a deduction.
Do you know the value of your estate? Though you may have a general idea, most people do not know the exact number. This can make deciding how much to leave loved ones and cherished places difficult—especially because the value of your estate will fluctuate throughout your lifetime.

One solution: Instead of leaving a specific amount to loved ones or places like The Ohio State University Foundation in your plans, consider leaving a percentage instead.

HOW IT WORKS
Leaving The Ohio State University Foundation a percentage of your estate can be done in two simple ways: Through a gift in your will or by naming us as a beneficiary of your retirement plan account or other assets.

<table>
<thead>
<tr>
<th>A GIFT IN YOUR WILL</th>
<th>NAMING US AS A BENEFICIARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Contact the Office of Estate and Gift Planning or return the enclosed reply card to request sample language you can use to make a gift.</td>
<td>1. Log on to your provider’s website. (For information you may need to add The Ohio State University Foundation as a beneficiary, please reach out to the Office of Estate and Gift Planning).</td>
</tr>
<tr>
<td>2. Make an appointment with your attorney to create or update your will.</td>
<td>2. Update your beneficiary, including the percentage you’d like each to receive. Or, print the form and return it in the mail.</td>
</tr>
<tr>
<td>3. Notify us of your intention so we can thank you and ensure your gift is used as you intend.</td>
<td></td>
</tr>
</tbody>
</table>

YOUR NEXT STEPS
Step 1: Return the enclosed reply card to request your copy of our resource *Your Guide to Working With a Financial Advisor.*

Step 2: Explore other ways you can create your Buckeye legacy at giveto.osu.edu/giftplanning.

Step 3: Contact the Office of Estate and Gift Planning at giftplan@osu.edu or 614-292-2183 with any questions you may have.