Different Stages of Life
Different Goals

InterVarsity
ESTATE & GIFT PLANNING

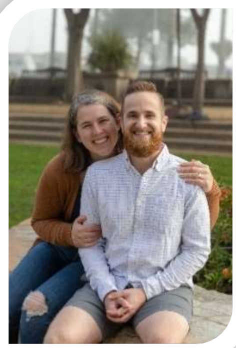
Regardless of your age, your estate plan should always include an inventory of your tangible and intangible assets, your list of beneficiaries as well as what they should receive, and your financial and medical powers of attorney.

In Your 20s

- ☐ Create Basic Estate Documents
  - ☐ Will, even if no major assets, spouse or children
  - ☐ Financial Power of Attorney
  - ☐ Health Care Power of Attorney/Advance Directive
  - ☐ Living Will
- ☐ Name Guardian for Minor Children
- ☐ Name Guardian for Your Pets
- ☐ Obtain Life and Disability Insurance
- ☐ Start Retirement Savings
- ☐ Name Beneficiary Designations
  - ☐ 401(K), 403(b)
  - ☐ IRA Accounts
  - ☐ Life Insurance
  - ☐ Pensions
- ☐ Establish 'Rainy Day Funds'
- ☐ Payable on Death for Bank Accounts
- ☐ Name a Digital Executor for Passwords/Logins

*"We have been blessed by InterVarsity as students and staff, but our current giving capacity is limited. **Giving from our future wealth is an exciting way to express generosity and gratitude for God's work in our lives**, and with planned giving **that generosity and gratitude will outlive us**."*

Nate and Laura Amodio



In Your 30s and 40s

- ☐ All Above Plus
- ☐ Evaluate Retirement Savings
- ☐ Transfer on Death for Stocks, Bonds, Mutual Funds, Other Brokerage Accounts

In Your 50s

- ☐ All Above Plus
- ☐ Update Wills or Trusts
- ☐ Evaluate Retirement Catchup for 401k/403(b)
- ☐ Obtain Long Term Care

In Your 60s

- ☐ All Above Plus
- ☐ Advance Estate Planning
- ☐ Retirement Distribution Planning

After Retirement

- ☐ All Above Plus
- ☐ Update and Monitor What You Will Leave and to Whom

*"Since childhood, **I was taught by my parents to tithe**—first a nickel then a quarter, etc., **100% of my 'allowance.'** When I was a student leader at University of Illinois Urbana-Champaign, I was challenged to give an increasing percentage of my future income, and if able, as much as 25% to Kingdom values.*
*InterVarsity/USA has had its ups and down like every other Christian entity, and although imperfect, still carries the DNA I've grown to appreciate and believe in. It's still **arguably one of the most supportive places for women to work and serve the Kingdom**, that's why I continue to include InterVarsity/USA and IFES as **recipients of my estate, all of which is God's good, underserved gift**."*

Marcia J. Wang

InterVarsity Will-Prep Benefit
MetLife Life Insurance

InterVarsity

What Happens If I Pass Away Without a Will?

If you pass away without a will, your estate will end up in probate court and the courts will decide who will inherit your possessions and assets. With a plan in place, you get to steward your resources well.

Get a Free Online Will

Did you know that you have access to free will preparation services through your MetLife Life Insurance benefits? It's true! Employees with Basic Life and AD&D Insurance can get free will preparation via MetLife's online resource.

- Visit www.willscenter.com and register as a new user
- Follow the simple instructions to create your online document
- Return at your convenience to complete or update stored documents

https://stafflife.intervarsity.org/life-insurance-overview

Get a Free Attorney-Prepared Will

Participants in the Optional Life Insurance plan(s) can elect to either use the online resource, or meet with an attorney in person to complete will preparation.

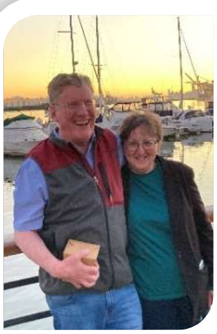
- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Give the company name (InterVarsity Christian Fellowship), customer number 103133 and the last 4 digits of the employee policy holder's Social Security number.
- Find the best participating plan attorney for you (Informational Flyer)

https://stafflife.intervarsity.org/life-insurance-overview

"Randy and I made the decision to include InterVarsity in our estate plans several years ago when we were updating our wills. In addition to providing for our two sons and our grandchildren, ***we wanted to continue our stewardship of God's resources and make a strategic investment in God's Kingdom****. After meeting with our financial advisor, we realized that we could make a six-figure gift through our estate, something that we could never afford during our lifetime.*

It gives us great joy to designate our gift to InterVarsity's Graduate and Faculty Ministry*. We love the idea of a future GFM Director receiving a financial gift that will make a real difference in achieving their ministry goals, hopefully many years from now!"*

Carrie and Randy Bare



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