

HEALTHY INVESTMENTS

FOR ALUMNI AND FRIENDS OF A.T. STILL UNIVERSITY

SPRING 2021

YOUR VALUES: A NEW WAY FORWARD CONTINUE THE MOMENTUM

We are a changed community, forced to slow down by the events of the past year. It's been a time of reflection, about who we are and who we want to be. What we believe in and how we can change the world. What we can offer to others and how we want to be remembered.

As we rebuild our lives, we can make them stronger, more connected. One way to move ahead and shape the future is by developing a personal values inventory to guide our decisions. This can help you define and prioritize what's most important, as well as identify areas to develop further. An inventory allows you to:

Create a sense of belonging. A shared history or similar interests help you identify others like you. If you believe in providing educational opportunities for A.T. Still University students, where can you extend your connection? Focus on "we," not "me."

Find purpose and meaning. Your skills and talents can lead to exciting opportunities to

help others. Share your passions with your loved ones or organizations that can benefit, such as ATSU.

Dream big. Use your values to set goals—whether for this year or 10 years from now. Involve others to amplify your impact.

Deepen your values through philanthropy. Weaving the two can make a significant difference for organizations that are close to your heart. Explore creative ways to give back. If you don't have the budget to help today, a future gift to ATSU can be a meaningful way to help in the years to come.

Feel good about giving back

Finding your value match is a powerful exercise that can help you feel good about your place in the community and the world. To discuss ways you can help ATSU in the future, please contact Brad Chambers at 660.626.2494 or bradchambers@atsu.edu.



CREATE YOUR LEGACY FROM YOUR COUCH BY NAMING A.T. STILL UNIVERSITY AS A BENEFICIARY

There are many ways you can create a legacy at A.T. Still University and ensure your support for ATSU students continues well into the future. One of the easiest? Naming ATSU as a beneficiary of your:

- Retirement plan account
- Donor advised fund
- Life insurance policy

How to make your designation

Making and updating your beneficiary designations is easier than ever. Most plan administrators allow you to update your beneficiaries online—so you can do it from the privacy of your home or almost anywhere. You'll need to register and create an account if you haven't yet done so. Once online, you'll find guidance and prompts to help you choose and update your designations.

Tip: Having an online login for your accounts opens the door for you to better manage your assets and review documentation.

Whom can I choose as a beneficiary?

This is entirely up to you. You can name a loved one or you can use your assets to extend your support of the institutions you are passionate about, like ATSU. You can have as many beneficiaries as you wish as long as the total allocation is 100%.

Important! Notify your beneficiaries

Your beneficiaries will be responsible for reaching out and requesting the funds after your lifetime, so it's critical to let them know they've been designated. If you've named ATSU as a beneficiary, please contact Brad Chambers at 660.626.2494 or bradchambers@atsu.edu. It would be our pleasure to thank you and ensure we put your gift to work as you intend.

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Words to know

Primary beneficiary: The person(s) or organization(s) chosen to be first in line to receive your assets after your lifetime.

Contingent beneficiary: The second person(s) or organization(s) to receive your assets after your lifetime. They receive assets only if your primary beneficiary is unable to.

CREATE A SECURE FUTURE FOR BOTH OF US

Did you know that you can make a gift to support the future of A.T. Still University and receive payments for life in return? This unique gift, called a charitable gift annuity (CGA), is a simple way to support ATSU students, while securing your retirement years as well. Here's what you need to know:

Q. What is a charitable gift annuity?

A. A charitable gift annuity is a giving vehicle in which you transfer assets, such as cash or securities, to ATSU. In return, you receive dependable income for life and qualify for tax benefits.

Q. How does a CGA work?

A. In exchange for a gift of cash or other assets, we pay you (or a loved one) a set amount each year based on your age at the time of the gift. After your lifetime, the remaining balance goes to ATSU.

Q. Why should I consider this type of gift?

A. When you use a CGA to support ATSU, you qualify for a partial income tax

deduction in the year you make your gift. You also receive income for life and payments that are partially income tax-free throughout your life expectancy. If you use appreciated securities to fund your CGA, you can also reduce capital gains tax.

Q. How does a CGA benefit the University?

A. After your lifetime, the remaining balance of your CGA goes to ATSU to help us continue educating tomorrow's leaders.

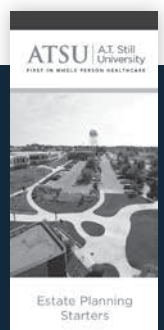
Take the next step

When you establish a charitable gift annuity, you take the first steps to creating a secure future—for you and for ATSU. To learn more about this unique gift, please contact Brad Chambers at 660.626.2494 or bradchambers@atsu.edu.

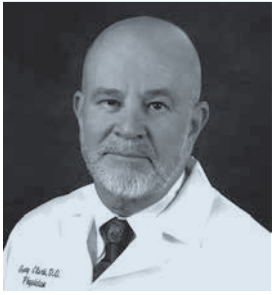
California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**

Save time, get organized

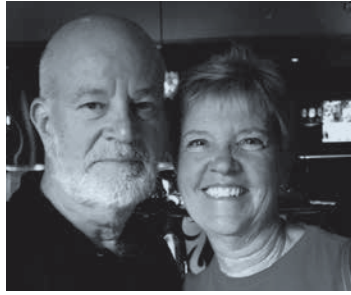
This helpful checklist walks you through the assets you need to account for when creating or updating your estate plan. Use the enclosed reply card today to receive your FREE copy of *Estate Planning Starters*.



INSPIRED BY THE KIRKSVILLE EXPERIENCE, ALUMNUS FINDS WIN-WIN SOLUTION TO GIVING BACK



Garry A. Clark, DO, '68



Dr. Clark and his wife, Carol

“ATSU-KCOM gave me the opportunity and the education to become a physician and live my dream of practicing medicine, which I have enjoyed my entire life,” says Garry A. Clark, DO, '68. The osteopathic profession has been a central part of Dr. Clark's life for more than 50 years. Now in his early 80s, Dr. Clark continues to practice medicine and serve others using the skills and knowledge he developed at A.T. Still University-Kirksville College of Osteopathic Medicine (ATSU-KCOM).

Dr. Clark's path toward achieving his dream began while working as a research technician in the Department of Radiology and Oncology at the University of Wisconsin-Madison. His interest in the osteopathic profession piqued after speaking with ATSU-KCOM alumnus Thomas Knowlton, DO, '43, who encouraged Dr. Clark to apply to ATSU-KCOM. Upon arriving in Kirksville, Dr. Clark describes finding a small college in a friendly and helpful community.

Like countless others, Dr. Clark quickly learned this unassuming veneer disguised a powerful and transformational experience. It is an impact often referred to by fellow alumni as the “Kirksville experience.” ATSU-KCOM earned Dr. Clark's deepest gratitude for his great education, which provided him a lifestyle he is able to share with others. It is a sense of appreciation that led Dr. Clark to provide significant charitable support to his alma mater through planned giving.

We all know the adage, “If it sounds too good to be true, it probably is.” In this case, however, Dr. Clark discovered that by funding a charitable gift annuity (CGA) at ATSU, he could increase his annual income through fixed, partially tax-free payments for the remainder of his life and support the school he loves with the CGA's remainder.

“I want ATSU-KCOM to continue to be the leader in the osteopathic profession,” says Dr. Clark. “That requires ATSU-KCOM to have the resources to invest in new and ever-changing technology. This, of course, requires money. Some of that money can come from a charitable gift annuity.”

Dr. Clark encourages all ATSU alumni and friends to consider a CGA as part of their estate and retirement planning. “It is a win-win situation—a win for ATSU and a win for you,” Dr. Clark explains. “P.S. It will make you feel great!”



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