Dear Alumni and Friends,

I am pleased to present the latest issue of Lasell’s Perspectives on Planning newsletter.

Opportunity. The very word speaks of the chance to capitalize on temporary—and often short-lived—conditions and circumstances. For months the whole world has been focused on the current economic downturn—and with good reason. Few investments or asset classes have been immune from its impact.

As the economy slowly recovers, there are significant opportunities waiting for those who are creative and nimble, especially those who are also charitably minded. In this issue of Perspectives on Planning we highlight four ways you can make the economy work for you right now. Best of all, you can use some of these strategies to support Lasell’s new building venture, the Center for Creative and Applied Arts: an exciting renovation and construction project that will provide much-needed classroom and faculty office space to accommodate Lasell’s continued growth. Read all about it in the upcoming fall issue of the Lasell Leaves!

We hope that you consider including Lasell College in your plans. Please return the enclosed reply card for more information, or call me at (617) 243-2223.

Cordially,

Katharine Urner-Jones ’83
Director of Development
(617) 243-2223
kurnerjones@lasell.edu
www.lasell.edu

Four Opportunities to Make the Economy Work for You Right Now

1. Get In on the Ground Floor of the Recovery

Because of the swift decline in the market, it is difficult for many investors to find a good place to jump out of the market; many are reluctant to sell now, not wanting to miss a potential recovery.

Others may want additional income but are reticent to cash in at what they consider the bottom, tying the income they do get to current low stock values. If you have substantial charitable goals, there is a way to create that source of income right now and still benefit from future recovery.

You can transfer assets to a special kind of trust—a charitable remainder unitrust (CRUT)—that will pay you a fixed percentage of its value as it changes annually. If the value of the trust’s investments goes up, your income will go up. You can set this up to make payments for your life or for any period of time you choose, up to 20 years, and it generates a significant tax deduction. At the end of the trust term, assets remaining in the trust pass to Lasell College.

The information contained herein is offered for general informational and educational purposes. The figures cited in the examples and illustrations are accurate at the time of writing and are based on federal law, as well as IRS discount rates that change monthly. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation.

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1844 Commonwealth Avenue
Newton, MA 02466

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Instead, they decide to put $500,000 of their portfolio in a CRUT that will pay 5% of its value each year as long as either one of them lives. They will get 5% ($25,000) in the first year of the trust. The amount in future years will depend on the trust’s investment results.

If the trust achieves an average of 8% total return, their income will go up annually and could eventually exceed $46,000.

What’s more, Dan and Elizabeth can take a deduction of more than $194,000, saving them more than $68,000 in federal income tax. If the trust achieves an 8% total return, there will be almost $1 million—$958,052—to create their gift.

2. Take the Guesswork Out of Retirement Income

One of the biggest concerns for many Americans has been the effect of the economic downturn on their retirement-fund investments. Retirement-plan fluctuations have made it more difficult than ever to predict exact levels of retirement income.

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If you are 70½ at the time you make your gift to us, you can transfer up to $100,000 from an IRA directly to Lasell College this year without those funds being treated as a taxable distribution to you. Bonus: A gift from your IRA will reduce the minimum distribution you will be required to take from your IRA in the future.

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Act now to take advantage of this opportunity to make a tax-free transfer. It is especially beneficial if:

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**Immediate-Payment Gift Annuity Rates**

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<td>7.0%</td>
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<tr>
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