

FINANCIAL AND CHARITABLE ESTATE PLANNING GUIDE



UNIVERSITY OF NORTHWESTERN

NORTHWESTERN MEDIA



SCHOLARSHIP RECIPIENT JORDAN PRINS '13

"Every little bit helps. It wasn't until I actually got out and started paying my own bills that I realized how much those scholarships helped out!" Jordan Prins '13

THE ADVENTURES OF JORDAN PRINS

Just like the start of any good tale, Jordan Prins '13 recently embarked on his life's adventure. With his Northwestern business degree in hand, he went to work for the same company where he completed his required business internship. He travels the mid-Atlantic region as a commercial sales representative for Daktronics, the world's largest supplier of LED advertising and entertainment solutions. (If you watched any of the 2014 Super Bowl, those were Daktronic scoreboards and video boards.)

"I travel to clients and sell in my region, which includes Delaware, Maryland, Virginia, West Virginia, and Washington, D.C.," says Prins. "I'm young and have the energy to be a traveling salesperson. I enjoy the freedom and the ability to make my own schedule as well as the responsibility of reaching sales goals."

Prins' story doesn't start here. Long before he struck out on his own, many people helped him get on the right track. To start with, his parents provided a Christian home and he accepted the Lord as a young boy. When it came time for college, he chose Northwestern for its outstanding business program—and the golf team.

Prins made the most of the opportunities Northwestern provided. He worked as a resident assistant and in the Athletic Department, announced men's and women's varsity athletic CONTINUED ON PAGE 2 events, made the dean's list and was the captain of the golf team for three years. Prins thinks his biggest learning in college related to time management and the juggling of multiple tasks and responsibilities.

Given Prins' commitment and work ethic, it's not surprising that people came alongside him in support. He received several scholarships, including the Abe & Ethel Teichroew Scholarship in 2012.

Now that he's out on his own, Prins fully recognizes the benefits of a Christian education given the challenge of working in the real world—outside "the bubble" of a Christian environment. He also better understands and is grateful for the sacrifice and generosity of Northwestern donors on his behalf—people who didn't even know him. "Every little bit helps: \$10, \$100, \$500...\$10,000. It wasn't until I actually got out and started paying my own bills that I realized how much those scholarships helped out!" says Prins.

For more than III years, Northwestern students and listeners have been writing their stories across the globe. Now, standing on the shoulders of those people who have gone before, it's Prins' turn to take what he learned at Northwestern and live out his faith in the "real world." Whom will he influence?

The story is still being written.

ABE & ETHEL Teichroew:

THE STORY BEHIND THE STORY

No story about 2012 Teichroew scholarship recipient Jordan Prins would be complete without mentioning two key "supporting actors," Abe and Ethel Teichroew.

"My father, Abram (Abe) Teichroew ['43, '56], and his wife Ethel were God-fearing, simple folk," says Vern Teichroew. "They loved supporting others in presenting the Gospel to the unsaved, whether it was on the mission field or here at home."

After Abe attended Northwestern in the early 1940s, he and his first wife, Esther Unrau '41, served in a church on the Indian reservation in Poplar, Mont. In 1952, they returned to Northwestern for additional study and Abe graduated in 1956. Abe supported his wife and five children by working 25 years for the U.S. Postal Service; however, his passion was always for serving the Lord and he did that by supporting others. Heartache hit when Esther passed away in 1961. Vern was the eldest child and had one year left in school. Soon thereafter Vern joined the Navy and served two tours of duty in Vietnam.

GIFT PLANNING FOCUS: CHARITABLE GIFT ANNUITY

- Make a gift to Northwestern: cash, stock or real property.
- Any remaining funds left in the gift annuity go to further Northwestern's mission as designated by you.
- Northwestern pays you a fixed income for life based on current charitable gift annuity rates that are often higher than yields generated from CDs or stocks.
- Age matters—the older y higher the income payou receive.
- Receive an immediate change
 deduction for your gift ar a prorated bypass of capi annuities funded with appassets.
- Each income payment yo will be partially tax free.



In 1965, Abe married Ethel Shute. Ethel's father was a farmer in North Dakota, where Ethel trained as a nurse anesthetist at St. Luke's Hospital. They built their home in Brooklyn Center, Minn., and Ethel worked for Eitel Hospital in Minneapolis as

the head nurse anesthetist. Ethel shared Abe's passion for supporting others and the couple traveled extensively, visiting, supporting and working with missionaries and pastors.

Many of the 38 Teichroew Scholarship winners met Abe and Ethel, and a few Northwestern students—eating in the Billy Graham Commons or playing on the athletic fields—know they are the beneficiaries of the sacrifice and generosity of this faithful couple. Although they are gone now, the full impact of their lives remains to be seen.

"I think their giving to Northwestern had more to do with the caliber of the students than Dad's alumni status," says Vern. "Northwestern students are so outgoing and passionate about what they're doing!"

Because Abe and Ethel intentionally planned the distribution of their estate and took advantage of charitable gift annuities, commercial gift annuities, lifetime gifts, trusts and scholarships, new chapters

are still being written in the Teichroew family story. And those investments continue to yield current, future and eternal results in the lives of Northwestern students such as Jordan Prins.

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- This irrevocable transfer of assets is not included as part of your estate (reducing death taxes).
- Income continues for life (or through the life of the survivor, if a two-life
- Option to defer your payments until a later date when you may no longer be earning an income and are in a lower tax bracket.

ONE-LIFE GIFT ANNUITY RATES

AGE	RATE	AGES
60	4.4%	60/60
65	4.7%	65/65
70	5.1%	70/70
75	5.8%	75/75
80	6.8%	80/80
85	7.8%	85/85
90 and up	9.0%	90/90

TWO-LIFE GIFT ANNUITY RATES

AGES	RATE
60/60	3.9%
65/65	4.2%
70/70	4.6%
75/75	5.0%
80/80	5.7%
85/85	6.7%
90/90	8.2%



Rates effective as of January 1, 2012

Rates are subject to change. Please call to get a quote on your specific rate.

WITHOUT YOU, THERE IS NO STORY

The Sochi Winter Games are over and athletes who spent their entire lives for a 17-day window of opportunity at being immortalized as 2014 Olympians, share tales of victory or defeat. But win or lose, if not for the support of family, friends, corporations and strangers, Olympic athletes wouldn't even have a story to tell.

So it is with Northwestern. Without the grace of God and people like you, there is no story. Sure, along the way there have been some well-recognized and familiar names and tales. For example, many people have heard about Northwestern's founder Dr. William Bell Riley, but how many people can name the individual who led Dr. Riley to the Lord? Yet the influence of that unsung person continues as Northwestern equips Christ-centered learners and leaders to invest in others and impact the world.

Northwestern's story is still a work in progress and you can play a role in its outcome. We won't know the full impact Northwestern students, listeners, faculty and staff have on the world until Heaven. Until then, the prayers and financial support of our partners enable us to raise up the next generation of leaders—not for 17 days of earthly fame, but for eternity.

What story will you help write?

The Northwestern Foundation is uniquely positioned to share information with you about ways to partner in the mission while protecting your assets and providing income for the future. We would love to discuss your options for including any ministry in your plans. For a free, no-pressure consultation, or if you just want to ask questions, please contact David D. Danielson, J.D., at 651-631-5329 or dddanielson@unwsp.edu.

NORTHWESTERN MEDIA

You have the power.

Providing just the right word or just the right song at just the right time for people holding on for hope and a message from God....

"Like no other medium, radio offers immediacy, localism, and the ability to minister to people spontaneously during crisis," says Paul Ramseyer '55, former KTIS manager and vice president for media and outreach.

You have the power to influence the story of your neighbors' lives with a planned gift to your local Northwestern Media outlet. For more information, contact your local Northwestern Media station.

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BRICK **PAVERS**

Located on the campus green side of the Billy **Graham** Community Life Commons. commemorative brick pavers are available for \$1,000 or a two-year monthly commitment of \$42.

If you would like to participate, please visi unwsp.edu/bric 651-631-5139 HE HA EARAIN information

Honor a loved one

- **Encourage students** and others with a message
- Connect a name with Northwestern's history

Legacy is a publication of the Office of Planned Giving, University of Northwestern – St. Paul and Northwestern Media. It is published twice yearly to share news, stories and ideas with those who currently or may in the future support Northwestern through planned gifts. Send questions, comments or story ideas to plannedgiving@unwsp.edu.

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LEGACY • SPRING 2014

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