

*Yesterday, YOU MADE A PLEDGE
TO Brotherhood
Today, YOU CAN NOW MAKE A
Pledge for Tomorrow*



AEP

**DEVELOPING LEADERSHIP
for the JEWISH COMMUNITY**

**WASHINGTON SQUARE ARCH TRUST
PLANNED GIVING PROGRAM**

INVEST IN THE FUTURE LEADERS OF THE JEWISH COMMUNITY

WITH IT'S ESTABLISHMENT IN 1946, THE ALPHA EPSILON PI FOUNDATION INITIALLY FOCUSED ON PROVIDING SCHOLARSHIPS AND FINANCIAL AID TO UNDERGRADUATE BROTHERS. TODAY, THE FOUNDATION HAS EXPANDED ITS MISSION TO ALSO SUPPORT ADVANCED LEADERSHIP DEVELOPMENT TRAINING, JEWISH IDENTITY PROGRAMS, ISRAEL EDUCATION, AND AEPI'S NEW CENTER FOR CAREER & PROFESSIONAL DEVELOPMENT.

With greater investment, Alpha Epsilon Pi can enhance the strategies and initiatives that strengthen the connections and commitment of young Jewish men to their community, to their country, to the State of Israel, and to the Jewish people across the globe.



PLANNED GIVING: A WIN-WIN OPPORTUNITY

With a Planned Gift to Alpha Epsilon Pi, you help secure the future and help AEPI carry out its critical mission of *“Developing Leadership for the Jewish Community”* far into the future, even in the most challenging times.



YOUR SUPPORT ENSURES:

- ◆ Scholarships and need-based financial aid that secure educational and academic success
- ◆ Jewish identity enrichment opportunities that instill an enduring commitment to Israel and the Jewish people
- ◆ Innovative and best-in-class leadership development that provides essential tools for the next generation

“A CRITICAL PART OF ALPHA EPSILON PI’S WORK IS EDUCATING AND ENERGIZING COLLEGE STUDENTS. *BY EMPOWERING THE NEXT GENERATION OF JEWISH LEADERS, WE GUARANTEE THE FUTURE OF THE JEWISH PEOPLE.*” -ANDY BORANS (FLORIDA STATE, 1980)

Planned Giving Choices

Cash Pledges

The easiest way to create a legacy gift for Alpha Epsilon Pi is with a multi-year commitment to AEPi Foundation’s Legacy Endowment Campaign.

Retirement Assets

Naming the Alpha Epsilon Pi Foundation as a beneficiary of your retirement account can be an attractive option for creating a legacy and reducing income and possibly estate taxes for your loved ones.

Bequests

Make a planned gift to the Alpha Epsilon Pi Foundation through your will.

Real Estate

Give or bequeath a gift of real estate to the Alpha Epsilon Pi Foundation.

Life Insurance

Give a gift of life insurance by naming the Alpha Epsilon Pi Foundation as policy owner and irrevocable beneficiary, and reap attractive tax benefits.

Endowment Funds

Create an endowment fund to support the work and programming of Alpha Epsilon Pi in perpetuity.

Philanthropic Funds

Establish a philanthropic fund in your name to make a grant to the Alpha Epsilon Pi Foundation and enjoy tax favored treatment.

The Alpha Epsilon Pi Foundation is not a financial or tax advisor. Please consult your tax advisor regarding your financial, tax, and charitable needs.

CASH PLEDGES

RETIREMENT ASSETS

BEQUESTS

REAL ESTATE

LIFE INSURANCE

ENDOWMENT FUNDS

PHILANTHROPIC FUNDS & DONOR ADVISED FUNDS

OTHER WAYS TO GIVE

WHAT CAN YOU DO NEXT?

הנה מה טוב ומה נעים שבת אחים גם יחד
Behold, how good and how pleasant it is when Brothers come together.

The easiest way to create a legacy gift for AEPi is with a multi-year pledge to the AEPi Endowment Fund.

A devoted donor from Chicago made a new \$100,000 pledge that is being paid over 4 years. The funds will be used for general purposes of the Foundation and to support Israel education programs for AEPi undergraduate students.



“I already make an annual gift, but in honor of AEPi’s new Legacy Campaign I have made an additional 5-year pledge to help support new Foundation initiatives.”

— AEPi Alumnus in Atlanta, GA

- Create a multi-year pledge to support general operations or a specific program
- Pledges can be paid with cash, gifts of stock, or securities
- Retirement asset gifts enable you to leave less tax-burdened assets to heirs

There are many opportunities to take advantage of when cash pledges are made:

No Capital Gains Tax on Appreciated Assets. By donating securities with a higher value than your original purchase price, you will receive favorable treatment on capital gains and can deduct the current fair market value as a charitable donation.

Double your Impact with Employer Matching. Many employers encourage philanthropy among their employees and will often match gifts made to eligible charities like the Alpha Epsilon Pi Foundation.

Charitable Distribution from IRA. Individuals who are 70 1/2 or older and make a charitable distribution from their Individual Retirement Account will receive the benefit of not increasing taxable income.

Secure Your Pledge Commitment and Secure Your Legacy

Should a donor pass away before fulfilling an existing cash pledge, you can ensure that your estate plans fulfill your legacy.

Consider a Codicil in Your Will

If you already have a will in place, you don't have to start from scratch. You can use a codicil, which is an addition or supplement that explains or modifies your existing will.

Sample Codicil

This example codicil form is for educational purposes only and does not constitute legal advice. It is recommended that you consult a qualified attorney, licensed in your state, to ensure that this form meets all legal requirements for your state.

[Date]

I, [Name], give, devise and bequeath (\$ _____ or _____% of the residue of my estate) the Alpha Epsilon Pi Foundation, a not-for-profit corporation, having its principal offices at 8815 Wesleyan Road, Indianapolis, IN 46826, Tax ID number 13-6141078, to be used for its general purposes (or for the support of a specific fund or program).

In all other respects I ratify and confirm all of the provisions of my said last Will and Testament dated on the _____ day of _____, 20__.

IN WITNESS WHEREOF, I sign, publish and declare this instrument to be a Codicil to my last Will and Testament in the presence of the persons witnessing said Codicil at my request this _____ day of _____, 20__.

_____ residing at _____
(name)

Witnesses

_____ residing at _____
(name)

_____ residing at _____
(name)

To be valid, the codicil must be signed in the presence of witnesses, and the original placed with your other valuable papers. A copy can go to your lawyer and a copy to the Alpha Epsilon Pi Foundation.

Naming the Alpha Epsilon Pi Foundation as a beneficiary of your retirement account can be an attractive option for creating a legacy and reducing income and possibly estate taxes for your loved ones.

A devoted South Florida donor named the Alpha Epsilon Pi Foundation as a beneficiary of his \$400,000 retirement plan, thereby transferring the full value of the assets to charity with no estate or income tax.



“By leaving my retirement plan assets to AEPi through the Foundation, I’m able to leave other, less taxed assets to my heirs. Plus, my gift is completely federal estate and income tax free!”

— AEPi Alumnus in Boynton Beach, FL

- Gifts are 100% free from federal estate and income tax
- Gifts are distributed outside the costly and cumbersome probate process
- Retirement asset gifts enable you to leave less tax-burdened assets to heirs

Planning a Charitable Gift with Retirement Assets

Individual Retirement Accounts (IRAs), pensions, and other qualified retirement plans provide important tax benefits while you are funding them. However, these are often the most heavily taxed assets in an estate. These are ideal assets to use in creating a gift to the AEPi Foundation and enabling you to leave less tax-burdened assets to your heirs.

Donating an Estate Gift with Retirement Assets

When you make the AEPi Foundation the beneficiary of your retirement account, your gift is not part of your taxable estate. AEPi receives the full value of your gift to help us continue our mission.

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To designate the Alpha Epsilon Pi Foundation as a beneficiary of a qualified retirement plan or other financial account, please use the following information:

Legal name: The Alpha Epsilon Pi Foundation, Inc.

Address: 8815 Wesleyan Road, Indianapolis, IN 46268

Federal Tax ID number: 13-6141078

It is important to let us know!

Several large financial services companies explicitly state that they have no obligation to notify AEPi or your other charitable beneficiaries of your gift after your lifetime. If we don't know about your gift, we can't act to make sure your wishes are carried out. Please contact the Alpha Epsilon Pi Foundation staff to let us know that AEPi has been named as a beneficiary.

IRA Charitable Rollover

Through a law passed by United States Congress, you may the IRA Charitable Rollover as a gift to satisfy the required minimum distribution from your IRA while reducing your taxable income, even if you don't itemize.

Here's how it works:

- You must be 70½ or older.
- An individual may transfer up to a total of \$100,000 per year, and a married couple may give up to \$200,000.
- Your gift must be transferred directly from your IRA account to AEPi.
- Your gift is a transfer of funds from your IRA to AEPi, so while it does not generate a charitable deduction, it does not create taxable income for you.
- The transfer of funds can count towards your annual Required Minimum Distribution from your IRA as long as your gift is received by December 31. If you are using a checkbook issued by your IRA administrator to make your gift, please send your gift as early as possible to ensure that it qualifies for a distribution in the current year.

Please contact Jay Feldman at the Alpha Epsilon Pi Foundation for a Sample Request Letter from You (IRA Plan Owner) to IRA Administrator for Charitable Distribution

Make a meaningful donation after your lifetime that costs you nothing today.

A bequest is the most commonly used vehicle to make a planned gift to charity. The terms of a bequest do not become effective until death, giving you full control of the assets or property to be bequeathed during your lifetime. By making a bequest to AEPi, the full value of these assets is removed from your taxable estate.



“We are excited about AEPi and the impact it makes for students on campus. Making a bequest in our will means that we can create an enduring legacy to support AEPi and continue its work.”

— AEPi Brother and his wife in Houston, TX

- Retain control of assets during your lifetime
- Remove gift assets from your giftable estate
- Choose various bequest methods, depending on your needs

Types of Bequests

Bequests to charity may include gifts of cash, property or securities. Depending on your needs and preferences, you may choose among several different types of bequests:

Specific Bequest. You stipulate the exact dollar amount of your cash gift, type(s) and dollar amount(s) of gifts of securities, specific property, or percentage of your estate that you wish to bequeath to the Alpha Epsilon Pi Foundation.

Residuary Bequest. After other bequests in your will have been paid, AEPi receives all or a portion of the remainder of the assets left in your estate.

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Types of Bequests (*continued*)

Contingent Bequest. This type of bequest takes effect only if a primary beneficiary passes away before the donor. In this case, the AEPi would be next in line behind one or more primary beneficiaries to receive your charitable gift.

Trust Remainder Bequest. You may wish to set up a trust in your will for one or more of your beneficiaries. Using the trust, you may choose to designate all or a portion of the trust assets as a gift to AEPi, contingent upon the beneficiary's reaching a stated age or the beneficiary's death.

General Endowment Fund. You may create an endowment fund in your will to bequeath assets to the Alpha Epsilon Pi Foundation. You may establish the endowment fund as a living memorial to family members or loved ones. Alternatively, you may stipulate that the endowment fund will benefit a specific AEPi program.

PROFILE

BEQUEST FOR SPECIFIC PROGRAMS



A donor in New York had consistently contributed \$250 each year. He remembered the Alpha Epsilon Pi Foundation with a \$75,000 bequest in his will to support AEPi's annual Leadership School at the Fraternity's International Convention.

Sample Bequest Language for General Charitable Purposes

- A. *Bequest - Specific Sum:* "I give the sum of _____ dollars (\$_____) to the Alpha Epsilon Pi Foundation, a not-for-profit corporation, having its principal offices at 8815 Wesleyan Road, Indianapolis, IN 46826, Tax ID number 13-6141078, to be used for its general purposes"
- B. *Bequest - Percentage of Residuary:* "I give _____ percent (_____%) of my residuary estate to Alpha Epsilon Pi Foundation, a not-for-profit corporation, having its principal offices at 8815 Wesleyan Road, Indianapolis, IN 46826, Tax ID number 13-6141078, to be used for its general purposes (or for the support of a specific regional office, fund or program)."

Give or bequeath a gift of real estate to the Alpha Epsilon Pi Foundation. You may also be able to donate the property and continue to live in it.

There are several ways to make a gift of real estate, including your primary home, vacation residence or commercial property, and derive significant benefits.



“With a gift of property to the AEPi Foundation, we continue to use our home and receive substantial tax benefits. It was a creative way to support AEPi and its programming!”

— AEPi Brother in Phoenix, AZ

- Bypass capital gains tax on appreciation in property value and reduce estate taxes
- Enjoy continued use of your home or derive lifetime income if you wish
- Avoid the inconvenience and expense of selling the property later

Charitable Contributions of Real Estate

Outright Gift. You may donate your entire property, or a portion. The property is deeded to AEPi and sold. You receive an immediate tax deduction based on the appraised fair market value. Upon sale, you also bypass income tax on any capital gain.

Gift with Retained Life Estate. You can continue to reside in and enjoy your home while deriving substantial tax benefits, and make a significant charitable gift to the Alpha Epsilon Pi Foundation. You may deed over all or a portion of your primary or vacation home to the Foundation as the succeeding owner.

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Charitable Contributions of Real Estate (*continued*)

You continue to use your home for your lifetime or a specified number of years. This life- time transfer generates a charitable tax deduction and bypasses any capital gains tax on the property's appreciation in value. You also reduce estate taxes, since the donated property is removed from your estate. (While you retain and use the property, you continue to pay property tax, insurance and other expenses.)

PROFILE

REAL ESTATE FOR AEPi'S ENDOWMENT



A devoted Los Angeles donor decided to gift one of his properties to the Alpha Epsilon Pi Foundation as a way to help build the AEPi Endowment Fund. Once the property is deeded to the Foundation, the sale is estimated to provided a gift of \$250,000.

Establish a significant gift, with little cost to you, by naming the Alpha Epsilon Pi Foundation as owner and irrevocable beneficiary of a life insurance policy, or by transferring an existing policy you no longer need.

Life insurance is potentially an easy and low-cost method of creating a major philanthropic gift. Premiums can be relatively modest and are tax deductible.



“AEPi is an organization that means a lot to me, but I am only 28 years old and don’t have a lot of expendable income to make a large donation today. Through a life insurance policy, I can afford the lower cost of the premiums and make sure the Foundation receives a \$100,000 gift.”

— AEPi Brother in Cincinnati, OH

- Turn a small contribution into a major gift with no estate taxes
- Premium payments are tax deductible
- In a “second-to-die” policy, proceeds are paid upon the death of the second spouse

Giving a Gift of Life Insurance. If you gift an existing policy, a portion of the current value may be immediately tax deductible, and possibly remaining future premiums. If you take out a new policy, you will be making a major gift with tax-deductible payments over time.

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Giving a gift of Life Insurance (*continued*)

Another reason to consider a gift of life insurance is if you currently make annual gifts to the Foundation and would like these to continue beyond your lifetime.

PROFILE



GIVING A GIFT OF LIFE INSURANCE

A Brother in Dallas in his early 50s purchased a whole life insurance policy with a face value of \$50,000 and an annual premium of slightly less than \$600. He named the Alpha Epsilon Pi Foundation as the beneficiary and policy owner. Each year, he made a tax-deductible gift of \$600 to the Foundation. Upon receipt of the donor's gift, the Foundation elected to pay the annual premium on the policy, keeping it in force.

By the end of the 10th year, the donor spent only \$6,000 (before taxes) to make an ultimate gift of \$50,000, the face value of the policy. The premiums continued to be paid each year, and AEPi received a very generous gift when the donor passed away.

ENDOWMENT FUNDS

A Pledge for Tomorrow! Perpetual endowment funds can help you achieve your philanthropic goals while strengthening Alpha Epsilon Pi's future.

An endowment fund is the perfect vehicle for you to leave a lasting legacy with Alpha Epsilon Pi. The donor may select that the payout be used to endow their annual contribution to the Foundation or support a particular AEPi area.



“An endowment fund is the perfect vehicle for our family and friends to honor the memory of our son, who loved the Fraternity, while supporting Jewish identity activities in AEPi.”

— AEPi Parents in San Diego, CA

- Honor or memorialize a loved one
- Support a specific program or educational initiative
- Ensure your legacy

What is an Endowment Fund? It's simple: You set up a perpetual fund with a tax-deductible contribution. A designated amount becomes the principle of the fund.

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What is an Endowment Fund? (*continued*)

This principal is not spent, but rather is invested to generate annual income. One of the goals of an endowment is to preserve and increase principal over time, thereby increasing the payout each year.

An Enduring Memorial

Establishing an endowment fund is a wonderful way to ensure the legacy of a loved one. The fund can be named to honor/memorialize family members or Brothers of AEPi, and can be set up in perpetuity, or for a specified period time to support a special project.

PROFILE

A LASTING LEGACY FOR TOMORROW



After an Atlanta based alumnus and his wife learned more about the leadership role that AEPi chapters and Brothers on campus play in fighting anti-Semitism, they generously named the AEPi Endowment Fund in their estate plans.

PHILANTHROPIC FUNDS & DONOR ADVISED FUNDS

Create a fund that offers immediate tax benefits and make grants to your favorite charity organizations, such as the Alpha Epsilon Pi Foundation.

Many people contribute to their Donor Advised Funds (DAFs) and Philanthropic Funds at the end of the year as a tax planning vehicle. You control the timing of your deduction and distribution of your gifts. Any time you transfer appreciated securities into your fund, your gift is free of capital gains tax.



“When I decided to plan out a new gift to AEPi’s endowment campaign, I was able to use funds I had already contributed to my donor advised fund.”

— AEPi Brother in Seattle, WA

- Immediate charitable income tax deduction
- No capital gains tax on appreciated assets
- Friends and family may make additional contributions to the fund, at any time.

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Use Your Donor Advised Fund to Create Your Legacy of Philanthropy

When you create your Donor Advised Fund or update your succession plans, please consider naming the Alpha Epsilon Pi Foundation as a beneficiary of funds remaining after your lifetime.

You may even designate the Alpha Epsilon Pi Foundation to receive a portion of the account value, leaving the remaining portion for your children or grandchildren to continue your legacy of philanthropy.

If you decide to change your beneficiary designation, we would like to recognize you for your generosity and ensure that your gift is used as you intend.

To designate the Alpha Epsilon Pi Foundation as a beneficiary of any financial accounts, please use the following information:

Legal name: The Alpha Epsilon Pi Foundation, Inc.

Address: 8815 Wesleyan Road, Indianapolis, IN 46268

Federal Tax ID number: 13-6141078

OTHER WAYS TO GIVE

There are several flexible ways to participate in a Legacy Gift to AEPi!

Many of these gift ideas provide attractive tax benefits for you and your loved ones.



“A painting that had been in my family for years was gathering dust. We decided to donate the artwork to AEPi, and when sold, it provided immediate funding.”

— AEPi Brother in Kansas City, KS

Gift or Bequeath Personal Property. A work or art, a collection of antiques, jewelry, rare books or other collectibles may provide you with income tax benefits you never could have imagined. With an outright gift of personal property, the Alpha Epsilon Pi Foundation will sell the property and use the proceeds to help further our mission of developing leadership for the Jewish community. The gift is removed from your taxable estate, and you receive a charitable tax deduction.

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Other Ways to Give (*continued*)

Charitable Remainder Trust. An attractive lifetime income for you and your heirs, you can create a tax-exempt trust. Once these obligations are met, the trust terminates and the remainder is distributed to the Alpha Epsilon Pi Foundation for charitable purposes.

Charitable Lead Trust. A sophisticated estate planning tool with greatly reduced estate and gift tax impact. You can financially support AEPi on an annual basis, and upon termination of this type of trust, all remaining assets are either returned back to you or transferred to your designated heirs.

The Alpha Epsilon Pi Foundation is not a financial or tax advisor. Please consult your tax advisor regarding your financial, tax, and charitable needs.

WHAT CAN YOU DO NEXT?

AEPi's Washington Square Arch Trust — Be remembered. Be recognized.

All supporters who make a planned gift of \$10,000 or more will be listed as a member of Alpha Epsilon Pi's Washington Square Arch Trust donor recognition program. Donors also receive a special, commemorative lapel pin and their name will be added to a dedication wall at the international headquarters and Executive Office building. When applicable, a recognition plaque will also be sent to the Donor's chapter house for display.



The Alpha Epsilon Pi Foundation development staff will be happy to discuss your interests, concerns, and work personally with you and/or your legal and financial advisors to create a legacy plan that meets your needs and supports Alpha Epsilon Pi. For more information about Planned Giving options, such as a bequest in your will, please contact Jay Feldman, Managing Director at jfeldman@aeppi.org.



PLEDGE FOR TOMORROW LEGACY ENDOWMENT CAMPAIGN