Emblazoned on the Torchbearer statue at the heart of the University of Tennessee, Knoxville, campus is a creed all Volunteers live by, “One that beareth a torch shadoweth oneself to give light to others.” Since the university’s founding more than 225 years ago, Volunteers have answered the call to carry the torch and light the way ahead, no matter how difficult the terrain or uncertain the path.

When the COVID-19 pandemic arrived, Vols responded with creativity and compassion. Each day, students, faculty, staff, and campus leaders worked hard to foster hope in a time of great uncertainty. They resolved to play a part in helping their fellow Volunteers feel safe on campus again.

This fall, UT has welcomed students back to Rocky Top with protective measures and an adjusted academic calendar. Life on campus looks different—social distancing and enhanced hygiene play a vital role, as do changes to instruction, student life, residence halls, and first-year experiences.

UT is also prepared to make the most of online learning when necessary. Upgrades have been made on-site and to remote-learning technology, and instructors have used the new mode of learning to bring students in contact with special guests and opportunities.

Whatever the situation, UT can answer the call with your help. To learn how you can lend your long-term support for Vols when they need it most, contact the Office of Gift Planning at 865-974-2370 or giftplanning@utk.edu.
PROTECT LOVED ONES
WITH AN UP-TO-DATE
ESTATE PLAN

You probably know how vital it is to have an estate plan, and have taken the important step of creating one. But did you know that keeping it current is just as crucial?

When it comes to protecting the future of your loved ones and your estate, updating your plan is one detail you simply cannot overlook.

WHY IS IT IMPORTANT TO KEEP YOUR PLAN CURRENT?
Preparing or updating a will and getting a comprehensive review of your estate plan are vital steps to your family’s financial security and peace of mind. If you die without a will, the laws of the state where you reside will determine how your property is divided among your closest surviving relatives. If you have a spouse and children, they may have to share part of your estate in proportions you wouldn’t have wanted. This can lead to family squabbles and serious financial consequences for your loved ones. An out-of-date will can cause similar problems.

If major life events have occurred since you last reviewed your estate plan, you’ll need to meet with your estate planning attorney to ensure that your current wishes will be carried out. Don’t leave it up to the courts. Look over the items we’ve listed to get you started.

DO YOU NEED TO UPDATE YOUR ESTATE PLAN?
If any of the following describe you, a visit to your estate planning attorney is in store:

- You or someone in your family has recently had a change in marital status or had a child.
- Your concerns have shifted from the needs of your young children to long-term care planning for your aging parents or even yourself.
- The life insurance policy that was once just the right amount may now be either more than you need or not enough.
- You want to extend your support for UT Knoxville beyond your lifetime with a gift in your estate plan.

DON’T YET HAVE AN ESTATE PLAN?
We can help. Return the reply form to receive A Personal Record: Estate Planning You Can Do at Home.
This helpful guide includes valuable information and a handy worksheet to help you organize your thoughts and plans—and make any future decisions easier for your loved ones.
WHY YOU SHOULD SHARE YOUR ESTATE PLAN WITH YOUR LOVED ONES (AND WITH US)

Talking about estate planning is critically important for those you leave behind. Your estate plan serves as a testament to who you are, your values, and your legacy. Communicating your plan clearly and honestly with your loved ones gives you and them peace of mind.

By making your future plans known, you’re not only ensuring your wishes are carried out, you’re helping your loved ones plan for their future, as well. Some children may be hoping for an inheritance from you to fund their own children’s education or buy a house. Sharing your plans allows them to make their future plans accordingly.

If you’ve included a gift to UT in your estate plan, please let us know. Like with your loved ones, it helps us plan ahead so we can better meet UT’s future needs. More than half of people who leave charitable gifts in their wills do not notify the organization, leaving the charity at risk for not receiving the gift they intended.

ARE WE IN YOUR PLAN?
If you have listed UT Knoxville in your estate plan and have not yet notified us, please let us know using the enclosed reply form, or contact the Office of Gift Planning at 865-974-2370 or giftplanning@utk.edu. We are happy to honor your wishes regarding anonymity.
A GIFT IN UNCERTAIN TIMES

PERCENTAGE GIVING CAN MAKE A DIFFERENCE

Times of downturn can have a profound effect on how we think about the future for ourselves and our loved ones. It can be difficult to consider charitable gifts when you aren’t sure what your financial future looks like.

We understand your passion for UT runs deep, and we want you to know that you can make a difference without giving up peace of mind. How? Consider percentage giving. By leaving a portion of your estate to UT, you ensure the future for UT students but aren’t obligated to give up any assets now. Percentage giving is simple and flexible, allowing you to provide for loved ones and your favorite nonprofit organizations.

SMART WAYS TO GIVE

Your Will
- Specify a percentage of your total estate is left to UT.
- Leave a remainder percentage of your estate to us. This is the amount left over after all other claims and considerations are settled.

Your Retirement Plan
- Use part or all of your retirement plan assets to provide for future Vols.
- Name UT as primary or contingent beneficiary.

Your Life Insurance Policy
- Designate a percentage of your life insurance policy be transferred to UT after your lifetime.
- Name us as primary or contingent beneficiary.

EVERY GIFT MATTERS

No matter the size of your gift, whether 1% or 100%, you can make a difference for future generations of UT students. Please contact us to learn more.