

# Creating Your Legacy



Guide to Estate Planning

# Christ Over All

The greatest gift we can give is not found in what we accumulate during our lifetime, but in the intentional care we provide for those we love and the causes that reflect our deepest values. Estate planning is an act of stewardship: a thoughtful expression of faith, family and legacy that ensures our life's work continues to bear fruit long after we're gone. This booklet shares simple, no-cost tools that can help you create or update your estate plan. My hope is that this brings you peace of mind, and if you choose, a meaningful legacy to JBU.

– Dr. Jim Krall  
Senior V.P. for University Advancement  
John Brown University



The history of John Brown University is unusual, if not unique, in a number of ways. The original campus was first a vocational college with an associate degree program that required students to work half a day while attending classes and studying half a day. The founder's hope was to offer a tuition-free education, which included training for the head, heart and hand. In 1934, the program expanded into a four-year bachelor's degree program with an emphasis on professional degrees in building construction, engineering, agriculture, radio and television broadcasting, the sciences, teacher education and other fields, along with a core of liberal arts and Bible classes.

After regional accreditation in 1962, both the enrollment and degree-program offerings were expanded. Vocational training units were aligned with the students' career interests as well as with work-study financial-aid positions. In the 1970s, the university passed the 750-student mark in enrollment and added degrees in accounting, journalism and the visual arts. The university exceeded an enrollment of 1,000 students for the first time in 1991. New undergraduate and graduate degree programs were added through off-campus classes for working adults.



Between 2001 and 2018, 21 new building or major renovation projects were completed. By 2018, the endowment program topped \$125 million in assets, as the university developed a long list of new endowed scholarships. Thankfully, many faithful alumni and friends continue to give generously each year in support of JBU's historic mission as an evangelical Christian university.

In 2019, in conjunction with the 100th anniversary, we completed a \$125 million Campaign for the Next Century, further increasing the endowment, providing for the renovation of four buildings and funding for four new buildings, including a new health education facility that supported one of JBU's newest degree programs — nursing.

Throughout this time, John Brown University has been blessed with an unusual continuity in leadership and educational mission. From 1919 to the present day (not including one year when a new president was replaced for a short time by an interim president), there have been only five presidents of the university — a succession of leaders who felt themselves called by God to service at JBU. Each one in turn was committed to the mission of providing students with a holistic Christian education equipping the head, heart and hand. Each president and his spouse has cared lovingly for the community of faculty, staff and students, bound together under the founding motto — Christ Over All. It is an interesting, amazing and, at times, miraculous story of how God's hand has been on his people who, as in the days of Nehemiah, "put their hands to the good work" (Nehemiah 2:18 NASB) of building an exceptional learning community and Christian university in Northwest Arkansas.



— John Brown III  
President Emeritus  
John Brown University

Over the past century, John Brown University has remained steadfast in its commitment to Christ and to the transformative education of young people.

As we look toward our next 100 years, we are grateful for our missional statements — our statement of faith, employee expectations, evangelical identity and institutional commitments — that serve as both an anchor and a compass for our future. These statements ground us in biblical truth while guiding us to respond faithfully to an ever-changing cultural landscape.

They reflect our deep conviction that Scripture must remain our authority for faith and life together — shaping how we understand everything from the dignity of all people as God’s image bearers to God’s design for human sexuality, from how to engage the public square with wisdom and grace to the central role of chapel in JBU’s educational experience. They represent not merely policies on paper, but a living expression of our determination to educate the head, heart and hands of students in a way that honors God’s Word and prepares them to serve His kingdom.

When I consider the future of JBU, I am reminded that our mission has endured, not because of human wisdom or institutional strength, but because of God’s faithfulness and the generosity of those who have invested in this vision across generations. By including JBU in your estate plans, you become part of ensuring that future generations of students will encounter a community where Christ is truly over all, where they can ask hard questions in a safe place, grow in their faith and be equipped to carry the light of the gospel into every corner of God’s world.

Your legacy gift is an investment in the enduring work of Christian higher education and a testament to your own faithfulness in stewarding the resources God has entrusted to you for His glory and the flourishing of His church.



— Dr. Chip Pollard  
President  
John Brown University



JBU continues to earn national praise, ranked #1 private university in Arkansas<sup>1</sup>, recognized among the top 8% financially healthy colleges in the U.S.<sup>2</sup>, and named to the “Great Colleges to Work For” Honor Roll.<sup>3</sup>

<sup>1</sup> Wall Street Journal, 2025

<sup>2</sup> Forbes, 2025

<sup>3</sup> The Chronicle of Higher Education, 2024



JBU reached its highest-ever traditional undergraduate enrollment with over 1,400 students, while total university enrollment surpassed 2,500 students across traditional, online and graduate programs.

All buildings have been renovated or newly constructed since 2001, with only 1% debt owed on all facilities.



Outside the chapel walls, students discover that worship extends far beyond Sunday gatherings. Through student ministries, service opportunities and communal spiritual practices, they learn that loving God and loving neighbor belong together. Whether serving on campus, in the local community or around the world, students are encouraged to cultivate a heart that responds to brokenness with compassion and hope. At JBU, Christian formation is not a program; it is an invitation to live faithfully, courageously and redemptively in every sphere of life.

At John Brown University, Christian formation is woven into the fabric of daily life. Through chapel, small groups, mentoring and the guidance of faculty and staff, students learn to see their studies, their relationships and their callings through the lens of Scripture. In this community of worship and learning, students are invited to ask deep questions of faith, explore God's redemptive work in the world and build a Biblical foundation strong enough to sustain them for a lifetime. Chapel is not simply a requirement; it is a shared rhythm that centers our life together on Christ and reminds us that academic and spiritual growth are inseparable.

This commitment to shaping head, heart and hand is reflected powerfully in the lives of our graduates. JBU alumni carry their values and convictions into businesses, classrooms, hospitals, ministries and mission fields around the world. They serve with integrity, lead with humility and approach their work as a calling, not merely a career. Their lives are a testament to the enduring mission of JBU: to prepare men and women who will honor God and serve others long after they leave our campus, impacting generations through their faithfulness.

“For us, as believers in Christ, it’s not our role to convert people. It’s our role to live like Christ and bring the love of Christ and the Gospel and be clear about why we’re doing it. For the people we are serving, it’s not about something they have to do to earn the water. It’s about us being faithful to what we’re called to.”



David and Leslie LeVan founded the Advantax Group, the only property tax consulting firm to offer comprehensive solutions across all 50 states; the Harriette's Song Charitable Foundation, a charitable foundation that is dedicated to creating opportunities for impoverished children, and David is currently the CEO of Water for Good.

Water for Good works to end the global water and sanitation crisis in rural parts of the world. With a \$65 donation, Water for Good can give one person water for life. Water for Good’s strategic goals are summarized in three words, “global, sustainable and scalable,” David said. The organization has a 45-year proven track record of successfully getting clean water to those in need.

From its inception, Water for Good has met both spiritual and physical needs. “Our vision is, ‘Safe water for every child. A healthy home for every family. The love of Christ for all.’” LeVan said, stressing that the organization serves all people, regardless of religion. “It’s not us throwing on our capes to go rescue them from their poverty. For us, as believers in Christ, it’s not our role to convert people. It’s our role to live like Christ and bring the love of Christ and the Gospel and be clear about why we’re doing it. For the people we are serving, it’s not about something they have to do to earn the water. It’s about us being faithful to what we’re called to.”

As CEO, LeVan moved Water for Good’s headquarters to Bentonville, Arkansas to be more centrally located and offer proximity to company headquarters and the supplier community in Northwest Arkansas. Making the organization fully global, LeVan opened a hub in Addis Ababa, Ethiopia, and shifted programs and roles from the United States to Addis Ababa. Water for Good employs about 75 people in Ethiopia, 36 in Uganda, 25 each in Cambodia and Tanzania, and 22 in the United States.

David and Leslie met at JBU. They have one son, Tyler, married to Steph. Leslie is a guest and member relations coordinator at the Scott Family Amazeum in Bentonville. David served on the JBU Alumni Board for a number of years and currently serves on the Board of Trustees. Because of their service through head, heart and hand, placing “Christ Over All,” David and Leslie LeVan were presented the 2023 Outstanding Alumni Award.



David and Leslie LeVan  
Class of 1987  
2023 JBU Outstanding Alumni Award

# The decision to prioritize faith and forgiveness over political gain is a powerful, real-world example of the enduring mission of JBU.



Phillip Todd, a 2018 alumnus of John Brown University, has established a career in economic policy in Washington, D.C. He currently serves as the chief economist for the Majority Staff of the U.S. Senate Committee on Homeland Security and Governmental Affairs under Sen. Rand Paul. As the lead economist for the Senate Small Business Committee, he played a crucial role in developing the Paycheck Protection Program (PPP) during the 2020 COVID-19 stimulus effort.

In March 2023, Todd's life was unexpectedly altered when he was suddenly attacked by a man he did not know. Todd sustained life-threatening injuries requiring immediate and extensive medical care. The incident drew immediate attention due to Todd's high-profile position working for a U.S. senator and the prevailing public conversation about safety in the city.

Despite the high stakes and the immense personal pain, Todd's response to the event was a powerful demonstration of his deepest values. Working for a public official, his ordeal could have been easily framed as a political issue or used to fuel a public debate. Instead, Todd chose a path rooted in forgiveness and his faith, consciously resisting the pressure to use his trauma for political

gain. Even while on the scene, he focused on a spiritual response, asking a first responder to pray for him, thus placing his personal conviction above any immediate political narrative.

Todd's commitment to grace was his defining choice. He made an intentional effort to keep the incident separate from the polarized political environment, declining to let his experience become a weapon in public discourse. This decision to prioritize personal forgiveness over public grievance is a powerful, real-world example of the enduring mission of JBU – fostering a faith that responds to brokenness with compassion and hope. Todd is a testament to JBU's goal of preparing men and women who will honor God and serve others with integrity and humility long after they leave campus.



Phillip Todd  
Class of 2018  
2024 JBU Alumni Awards Recipient

JBU added a civil engineering degree and continues to expand in artificial intelligence and cybersecurity, responding to regional and national workforce needs.



JBU continues to broaden its academic offerings. The addition of new programs in civil engineering and artificial intelligence reflects the university's commitment to preparing students for emerging fields. The newly formalized professional flight program integrates aviation certifications with a liberal arts and business foundation.

JBU also established the Abila Endowed Chair of Archaeology and History of the Biblical World, naming David Vila, Ph.D., as the inaugural chair. This role unites leadership for the Abila Archaeological Project, the Jordan Summer Studies program and related biblical history initiatives.

On the leadership front, the university has made key administrative advancements, including the promotion of Jim Krall to senior vice president for university advancement, Kim Hadley to executive vice President, and the appointment of Corey Carey as dean of residence life.

In addition, JBU's graduate counseling program attained CACREP accreditation, affirming its excellence in counselor education.

# Why Estate Plans Matter



YOUR ESTATE



FAMILY &  
FRIENDS



CHARITIES



TAXES

An estate plan is one of the most meaningful ways to care for your loved ones and steward the resources God has entrusted to you. It provides a clear roadmap for how your property and assets will be managed and shared in the future. With a good plan in place, you can ensure that your wishes are honored, your family is provided for, and the causes you value most continue to benefit from your generosity.

Estate planning is also an act of peace and preparation. It helps simplify matters for your loved ones and provides assurance that everything will be handled according to your intentions. Whether your estate is large or modest, thoughtful planning today brings comfort and confidence for tomorrow.

## HOW DO I GET STARTED?

John Brown University partners with PhilanthroCorp and FreeWill to make this process simple and accessible. Through these no-cost services, you can design or update your estate plan and ensure your resources are managed wisely.

### PHILANTHROCORP

PhilanthroCorp is a company that provides will and estate planning services at no cost, primarily for supporters of Christian organizations. It helps individuals create estate plans that align with their values, care for their families and support charitable giving by offering assistance with documents like wills, trusts and powers of attorney.

PhilanthroCorp offers services to help create estate plans that include tools such as wills, trusts and advance medical directives. They assist in identifying important relationships and resources and offer guidance on issues like probate and taxes.

Attorney fees will apply.

### FREEWILL

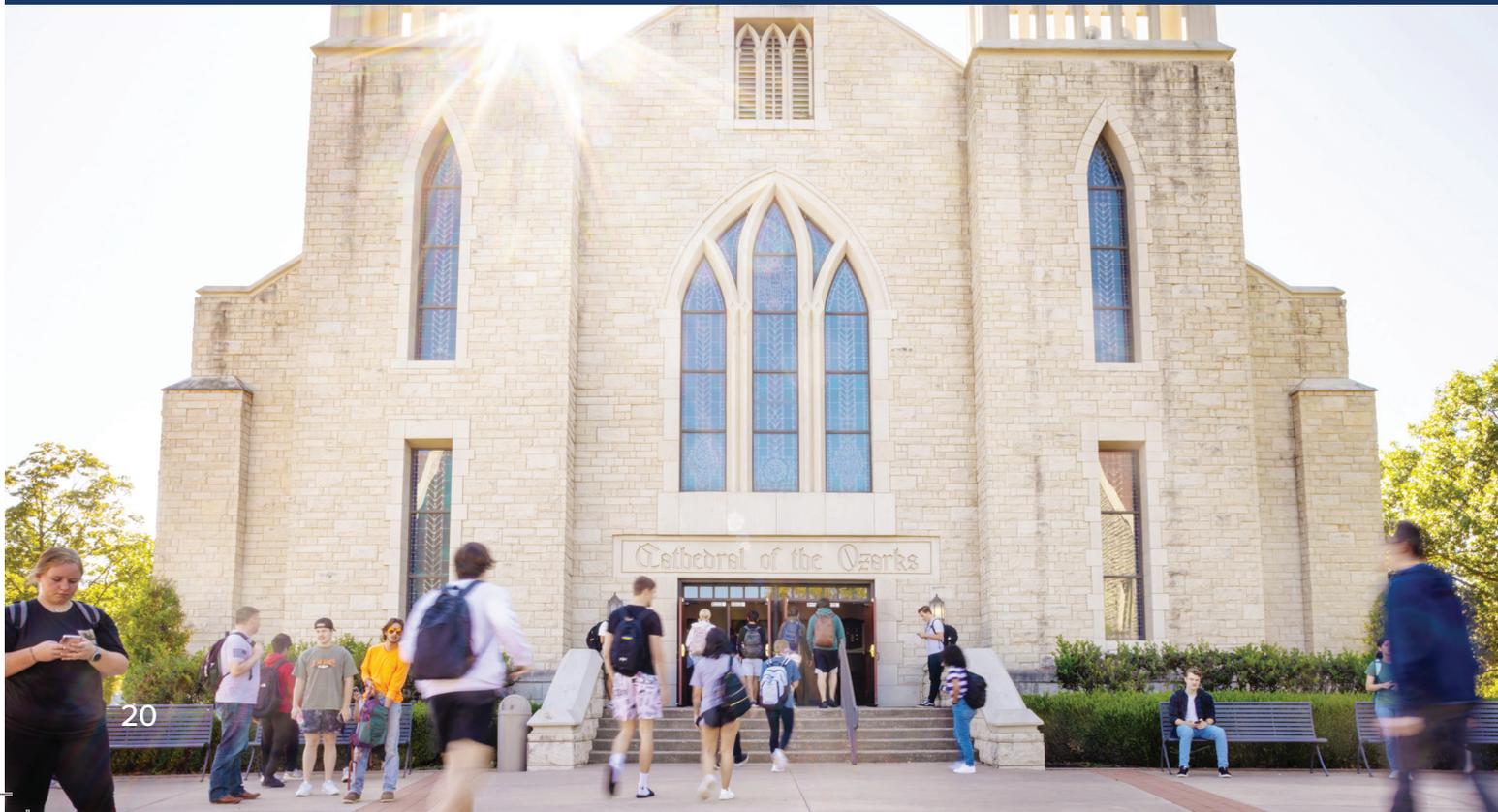
FreeWill is an online estate planning platform that allows users to create legally binding wills and other essential documents for free. The process is designed to be simple and accessible, typically taking around 20 minutes to complete.

FreeWill uses a questionnaire to guide users through the process of creating legally valid documents tailored to their state.

## Tony & Kathy Berg: A Legacy of Faith and Purpose

Tony Berg '82 and his wife, Kathy, have long counted JBU as part of their story. Tony, a physical education and health alum, remembers the daily witness of excellent Christian professors, administration and staff and the example they set for students.

When the Bergs set out to make plans for the future, they say the Holy Spirit and God prompted them to include JBU in their estate. Having seen how public university climates can pull students away from their Christian faith, they saw the importance of donating to a biblically-based university that “aids graduates to fulfill Christ’s purpose in their chosen profession and spread the love of Christ and His truth.” What follows is a brief conversation about their estate planning journey, the role PhilanthroCorp played and the heart behind their gift to JBU.



How did you go about creating your estate plan, and what role did JBU’s free services play in that process?

*While we were already working with an estate planning attorney, getting advice from PhilanthroCorp afforded us a second set of eyes and helped push us along so as not to procrastinate any further. PhilanthroCorp’s services, knowledge and advice were free to us, and then our estate attorney composed the final documents.*

What would you say to someone who’s been thinking about creating an estate plan but hasn’t started yet?

*In our opinion, it is never too early to start an estate plan. We advise you to seek the Holy Spirit’s guidance and start learning about all the estate tax laws and rules for gifting as soon as possible.*

When you think about your legacy, what impact do you hope your gift to JBU will have on future generations?

*Unless we become president and first lady, no one will remember us 200 years from now (assuming Christ’s second coming is delayed), and we hope our gifting will encourage students to seek Christ’s purpose in their lives and help those who can’t help themselves.*

Has your decision brought you any peace of mind or joy, knowing you’re planning ahead for your family and helping a cause you care about?

*We have organized our estate so that we give the most possible money to our family and our designated charitable organizations and less to the government. We have peace of mind knowing that we have been good stewards of the financial opportunities God has given us and that the money will go where we have directed it to go. Donations to JBU and other Christian charities are in obedience to Matthew 6:19, which says, “Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal.” Our donation to JBU will hopefully help thousands of students go out and be the heart and hands of Christ and reach thousands of people, which we cannot. A donation to JBU is truly a gift that keeps on giving now and for eternity. We thank God for the ability and the opportunity to give to JBU.*



Tony & Kathy Berg  
Class of 1982

## TESTIMONIALS

“Before learning about PhilanthroCorp, estate planning sounded intimidating and expensive. Honestly, Roger and I didn’t even know where to begin and didn’t have that final push to get started.

When we reached out to PhilanthroCorp, Roger and I were impressed with their high-quality services being offered at a lower cost, so we decided to go for it. We are so glad we did, because it turned out to be a wonderful experience. PhilanthroCorp guided Roger and me through each and every step. We are blessed.”

– Roger W. and Lynnel A. Lein



“David and I spoke with a friend who went through the PhilanthroCorp process, and they absolutely raved about it, further encouraging us to take that step and complete our plan. What followed was a process of peace and clarity.

With our plan now complete, David and I feel grateful and relieved. PhilanthroCorp handled everything with so much intentionality and professionalism. It truly was a seamless experience.”

– David R. and Cynthia L. Andrus

# Create Your Legacy

Your estate plan is one of the most powerful tools for shaping your legacy. Beyond protecting your family, it allows you to express your values and faith through charitable giving.

By including a gift to JBU in your will or trust, you can continue supporting the people and ministries you care about — such as scholarships, campus projects or endowments at JBU.

Your estate plan is a powerful tool for philanthropy. Your legacy gift will help future generations achieve their dreams and contribute to a better world.



## 01

### REFLECT ON YOUR VALUES AND VISION

Begin by prayerfully considering the people and ministries that have shaped your life and the impact you'd like to make for future generations. This step helps align your estate plan with your faith, priorities and personal story.

## 03

### DESIGN A PLAN THAT REFLECTS YOUR INTENTIONS

With your goals in mind, work with a trusted estate planning attorney or one of JBU's partners, such as PhilanthroCorp or FreeWill, to create or update your will or trust. These professionals can help you structure your plan to care for loved ones, reduce potential taxes and make charitable gifts in ways that are both wise and meaningful.

## 02

### ORGANIZE WHAT YOU OWN

Make a simple list of your assets — your home, savings, investments, retirement accounts and insurance policies — and note how each is titled. This inventory helps you see how your resources can provide for your family and extend your generosity to others.

## 04

### PUT YOUR PLAN IN MOTION AND KEEP IT CURRENT

Once your documents are signed, share your decisions with family and review your plan every few years or when life changes occur. Updating your plan ensures it continues to reflect your heart — protecting your loved ones and sustaining the ministries you care about.

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**MAKE A LIST OF YOUR ASSETS**

Include your home and any other property, bank accounts, investments, retirement plans, insurance policies and valuable personal belongings. Note how each item is titled and who the current beneficiaries are — especially for retirement accounts and life insurance policies, which may transfer directly to named beneficiaries rather than through your will or trust.

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**KEEP YOUR IMPORTANT DOCUMENTS IN A SAFE PLACE**

Store your original will or trust, along with deeds, titles, insurance policies and other essential papers, in a secure location such as a fireproof home safe or a safe deposit box. Be sure that your executor or trustee knows where these documents are kept and how to access them if needed. Keeping one clearly labeled folder or binder for copies can also make things easier for family members.

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**SHARE INFORMATION WITH THOSE YOU TRUST**

Select someone you trust — often your executor, a close family member or a friend — who can access your important information when the time comes. Consider providing them with a confidential list of key contacts (your attorney, financial advisor, accountant) and instructions for where to find your estate documents.

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**MANAGE PASSWORDS AND DIGITAL ASSETS**

In today's digital world, it's important to plan for online accounts, financial apps and digital files. Keep an updated list of passwords or use a secure password manager, and share access information with a trusted person. This allows your executor to handle online banking, investment accounts or bill payments if you become unable to do so.

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**REVIEW REGULARLY**

Revisit your records every few years or when major life events occur — such as a marriage, birth or significant financial change. Regular updates help ensure your information remains current and your plan continues to reflect your intentions.

**WHAT IS ACCIDENTAL DISINHERITANCE?**

Accidental disinheritance occurs when someone unintentionally leaves out a person or organization they intended to include in their estate.

This often happens if you don't have a will, if your will isn't updated, or if your estate plan doesn't function properly — for example, when assets are titled incorrectly or beneficiary designations don't match your wishes. In such cases, property might end up going to distant relatives, or even be consumed by legal fees.

# Creative ways you can include JBU in your current and future plans to maximize philanthropic impact.

## CHARITABLE REMAINDER TRUST (CRT)

A CRT provides lifetime income from assets you irrevocably donate to a newly-created charitable trust. You receive a fixed percentage of the value of the trust, usually 5-7% annually. JBU matches CRT gifts at 70% of the value of the CRT. A CRT can be funded with various assets, including cash, appreciated securities or real estate. The remaining value of the CRT will transfer to JBU at the time of the donor's passing.



## CHARITABLE GIFT ANNUITY (CGA)

A CGA provides lifetime income. In exchange for an irrevocable gift of cash or appreciated assets, JBU agrees to pay guaranteed fixed income to one or two individuals each year for life. Our team can provide a detailed gift illustration showing your benefits based on gift timing, age, gift amount and the type of asset being donated. JBU matches CGAs at 70% of the value of the CGA.

A Qualified Charitable Distribution (QCD) can be used to establish a CGA as a one-time, lifetime giving option for donors age 70½ or older. The connection allows a donor to make a direct, tax-free transfer from an IRA to a charity to fund a CGA, which provides the donor with a fixed income stream in exchange for the gift. This new method, introduced by the SECURE 2.0 Act, has specific rules: the QCD to CGA gift is not deductible, and all annuity payments received are taxed as ordinary income.



## INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Individuals aged 70½ and older can make direct transfers (up to \$100,000 each calendar year) from their IRA to qualified charitable organizations like JBU. A direct transfer to JBU generates neither taxable income nor a tax deduction, so there is a benefit even if you do not itemize your tax deductions. Amounts given in this way count toward the required IRA minimum withdrawal amounts for the year of the gift. You can also remember JBU in your future plans by naming us as a charitable beneficiary of your retirement account, providing you with a tax-wise and creative way to support the university with a future gift. For more information, contact your financial advisor.

## IRA CHARITABLE GIFT ANNUITY

Since January 1, 2023, people who are 70½ or older may make a one-time, tax-free gift from their IRAs of up to \$50,000 (up to \$100,000 for a couple) to a CGA. This life-income gift, a legacy IRA QCD, differs from the standard QCDs approved in the initial SECURE Act.

## DONOR-ADVISED FUND (DAF)

Name JBU (EIN# 71-0239576) as a beneficiary of your DAF through your will, trust, retirement account, life insurance policy or other estate-planning vehicle. Direct a one-time or recurring grant to JBU to be made after your passing. You can even appoint successor advisors to continue recommending grants, fostering a multi-generational tradition of giving.

## APPRECIATED ASSETS

Maximize your philanthropic impact and your tax benefits by donating appreciated assets directly to JBU, allowing you to support our mission more effectively than a traditional cash donation. Most wealth is held in noncash assets, such as stocks and bonds, real estate, business interests, life insurance, collectibles or other valuable property. By donating these long-term appreciated assets, you can turn a potential tax liability into an extraordinary opportunity for good.

GETTING STARTED

Get started today with  
PhilanthroCorp or FreeWill to  
start building your estate plan.



**PHILANTHROCORP**

[philanthrocorp.com/forms/jbu](https://philanthrocorp.com/forms/jbu)  
800-876-7958



**FREEWILL**

[freewill.com/jbu](https://freewill.com/jbu)  
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