

## WAYS TO MAKE A PLANNED GIFT

A planned gift is a gift that in most cases will benefit Capital Health at some future point in time. Unlike an outright gift that provides the Capital Health Foundation full benefit upon receipt (such as a gift to the Annual Fund), a planned gift defers the Foundation's use of transferred assets until the death of a donor, or until the end of a specified period of time.

In return for a planned gift, you and your family may receive important estate and income tax benefits, and, depending upon your gift, an attractive annual income stream for your life or the life of a secondary beneficiary.

### WILLS AND BEQUESTS

By naming the Capital Health Foundation in your will, you may benefit from an estate tax deduction for the value of the bequest. Including the Foundation in your will is as easy as adding a codicil or amendment. Consult your attorney on making this simple and inexpensive change. The Capital Health Foundation staff will be glad to provide sample language.

### CHARITABLE GIFT ANNUITIES

A charitable gift annuity is a contract between you and the Capital Health Foundation in which you make a gift of cash or appreciated property to the Capital Health Foundation and in return receive fixed payments, based on one or two annuitants, for life. If you itemize deductions, savings from the charitable deduction reduce the net cost of the gift.

### LIVING TRUSTS

A living trust is a trust you establish to take effect during your lifetime. Terms of the trust may be changed at any time and may enable you to minimize estate taxes if the Capital Health Foundation is the beneficiary of the trust remainder.

### CHARITABLE LEAD TRUSTS

A charitable lead trust pays the Capital Health Foundation an income for a period of years before you or your heirs receive the trust remainder. This type of trust enables you to pass assets to your heirs intact at a reduced cost. In addition, it provides gift or estate tax savings for the value of the payments made to the Capital Health Foundation.

### LIFE INSURANCE

A gift of a new or existing life insurance policy that names the Capital Health Foundation as beneficiary and owner provides an immediate income tax deduction as well as potential estate tax savings. Policies are often donated to a charity after the children for whom they were purchased have attained independence.

### REAL ESTATE

A donation of real property, either in full or with a retained life interest, offers many benefits including an immediate income tax deduction and avoidance of capital gains tax. A gift of real estate may also allow you to live in your home and receive a charitable deduction.

### RETIREMENT PLANS

By naming the Capital Health Foundation as the remainder beneficiary of your retirement plan, you and your heirs will avoid income and estate tax on the plan. A gift of your retirement plan preserves the plan's value and allows you to leave heirs less costly bequests.

## I'D LIKE TO KNOW MORE...

Inquiring about the Heritage Society or other ways of supporting the Capital Health Foundation places you under no obligation.

- ☐ I have included the Capital Health Foundation in my estate plans.
- ☐ Please include my name when publicizing members of the Heritage Society publicly.
- ☐ Please do not publicize my intentions.
- ☐ Please contact me about making a planned gift to the Capital Health Foundation.

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Name *(please print)*

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Date of birth (mm/dd/yyyy)

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Spouse's name

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Spouse's date of birth (mm/dd/yyyy)

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Address

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City, State, Zip

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Phone

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E-mail

Thank you for your interest.  
Your inquiry will be handled confidentially.

This information is provided as an educational overview and should not be construed as financial planning or tax advice.

The Heritage Society honors donors who have made a commitment—from the modest to the magnificent—through a planned gift to the Capital Health Foundation. In addition to the tax advantages associated with planned giving, the Heritage Society offers special recognition through events and publications. Donors receive a certificate of membership and personal invitations to special events.



McKinley (Fuld) Hospital circa 1900



Mercer Hospital circa 1920

## HOW CAN I LEARN MORE?

The Capital Health Foundation is a not-for-profit corporation that solicits, accepts, and administers charitable contributions that advance the fundamental vision, mission and core values of Capital Health.



**capitalhealth**  
Foundation

433 Bellevue Avenue, 4th Floor  
Trenton, NJ 08618  
609.815.7235  
[www.capitalhealth.org](http://www.capitalhealth.org)

Information filed with the Attorney General concerning this charitable solicitation may be obtained from the Attorney General of the State of New Jersey by calling 973-504-6215. Registration with the Attorney General does not imply endorsement.

Please notify the Capital Health Foundation in writing if you wish to be removed from our mailing list.



Mercer Hospital circa 1900

## THE HERITAGE SOCIETY

Recognizing today's commitment  
to tomorrow's promise



**capitalhealth**  
Foundation

[capitalhealth.org](http://capitalhealth.org)