

I would like to LEARN about:

- Wills and Bequests
- Charitable Gift Annuities
- Retirement Savings
- Donating Life Insurance
- Trusts
- I have already included Capital Health in my estate plans.
 - I wish for my estate intentions to remain anonymous.
- Please contact me about a planned gift to Capital Health.

Name

Address

City State Zip

Phone

E-mail

Your inquiry will be handled confidentially. The information provided in this brochure should not be construed as financial planning or tax advice. Always contact a professional before making any financial commitment.

CAPITAL HEALTH HERITAGE Society

The Heritage Society recognizes those individuals who make philanthropic commitments through planned gifts to advance Capital Health's programs and services, and sustain our role as a leading healthcare resource for the communities we serve.

Through bequests, charitable trusts, gift annuities and other planned gifts, members of the Heritage Society demonstrate that they understand the importance of ensuring Capital Health's fulfilled mission well into the future. Gifts such as these allow individuals and families to support Capital Health and help assure our continuing success for generations to come.

CAPITAL HEALTH INVITES YOU TO
BECOME A MEMBER OF THE
HERITAGE SOCIETY.

Contact the DEVELOPMENT OFFICE at:

Two Capital Way, Suite 361

Pennington, NJ 08534

609.303.4121

www.capitalhealth.org/development



We appreciate your consideration of this information. If you wish to be removed from future fundraising mailings, please call 609.303.4121, send a written request with your name and address to Capital Health Development Office, Two Capital Way, Suite 361, Pennington, NJ 08534, or e-mail your request to donate@capitalhealth.org.



WHAT ARE PLANNED GIFTS?

Planned Gifts involve a process of charitable, legal, financial, and tax planning to benefit the charitable organizations that are important to you, both today and in the future. The most common planned gift is a simple will. However, there are other charitable plans that can provide you with income or help you make a tax-wise decision to provide for your loved ones and support Capital Health.



Sample language to include Capital Health in your will:

"I give, devise and bequeath to Capital Health System, Inc., a charitable corporation existing under the laws of New Jersey and located in Mercer County, the sum of _____ dollars [or] _____% of my residue estate, [or] the following property _____."

Charitable Gift Annuities

A charitable gift annuity is a contract between you and Capital Health. You can establish a charitable gift annuity with a gift of cash or appreciated property of at least \$10,000 to Capital Health. In exchange, you will receive fixed payments from Capital Health for life. A charitable gift annuity can be based on one or two lives. Rates are determined by the American Council on Gift Annuities and are mostly affected by the age of the annuitant(s). Please contact the Development Office for more information on current rates. If you itemize deductions, the tax savings from the charitable deduction may reduce the net cost of the gift significantly.

WAYS TO MAKE A PLANNED GIFT

Wills and Bequests

Many people choose to include charitable organizations in their estate plans through a bequest. Providing for Capital Health in this way is a meaningful investment in our future. Bequests can either be unrestricted — which allows your gift to support areas of critical need — or restricted to support specific programs and services of Capital Health. Your attorney can help you prepare your will and choose the best wording for your particular circumstances. The Development Office is happy to provide further information and assistance.



Retirement Plans

IRAs, 401(k), and 403(b) plans offer ways to save for retirement and delay taxes. However, once you decide to spend from your plan, taxes are due. Passing your retirement plan to heirs will require them to pay the taxes. Often forgotten as an effective means of philanthropic support, your retirement plan can be transferred to Capital Health with no taxes due. Lessening the tax burden on assets for your heirs may be a win-win for your goals. You can make Capital Health the recipient of your retirement plan by filling out a change of beneficiary form provided by your plan administrator.

Life Insurance

Through a gift of life insurance, you can name Capital Health as beneficiary and owner of the policy. It is a great way to use a policy you may no longer need, and by donating your insurance policy, you will receive an immediate tax deduction.

Trusts

The Development Office is happy to explain how trusts, such as a charitable remainder trust or a charitable lead trust, might be beneficial to you, your heirs and Capital Health. For details about these powerful estate tools, please call us at 609.303.4121.

