



CHARITABLE GIVING OPTIONS

Light of Hearts Villa





OUR MISSION ::

We are devoted to providing premier senior residential living and community outreach services. Through our faith-based values, we affirm the integrity of each person and encourage them on their journey of aging.

Pyramids rising in the desert... paintings on a cave wall... great works of science and literature — all reflect, to a large extent, a common yearning in people to say, *“I was here; my life was important... I made a difference.”*

Everyone wants to lead a fruitful life, have a successful career, earn the respect of others. But most people, given the opportunity, would like to feel that they have made a lasting contribution toward a better world, that their lives have touched others — perhaps for many generations to come.

That small touch of immortality — the quiet satisfaction of helping perpetuate something meaningful — is the rich reward enjoyed by the many friends who have made planned gifts for our future. These gifts, made during life or through the donor’s estate, have strengthened our ability to provide for future generations.

This booklet describes various methods of tax-favored giving to worthwhile causes and institutions. We invite you to explore with us the many ways you can leave your mark on our future. You can do much to shape our tomorrow, and assure yourself a place among those who can truly say, *“I was here; my life was important... I made a difference.”*

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CREATING A GIFT OF SIGNIFICANCE

“I truly want to help. I only wish there were some way I could make a gift that really made a difference.” That sentiment may sum up the feelings of many of our friends. The fact is that there IS a way – indeed, several ways – to make gifts of surprising significance to our future. Planned giving is the key to making a gift that at first blush may seem beyond reach. Let’s look at some of these special planned giving techniques, starting first with immediate, outright gifts.



GIFTS OF CASH

Every dollar you give outright to support our programs is tax deductible. The maximum deduction allowable for gifts of cash is limited to 50% of your adjusted gross income. (Any amount given in excess of this limitation can be carried over and deducted for up to five subsequent years.) Thus, a gift of \$1,000 this year actually costs you only \$650 if you are in a 35% tax bracket.



Another fact should be noted: Many states allow state income tax charitable deductions that can make your gifts even more economical.

Cash gifts are the most common form of giving, and are as easy as writing a check in our name. Clearly, cash gifts have many advantages, one of which is that they are immediately available to assist in our programs. But there are other forms of giving that can be equally attractive.

GIFTS OF APPRECIATED SECURITIES

If you have marketable securities that have grown substantially in value, the tax laws make it possible for you to make an important gift at remarkably low after-tax cost. Indeed, under the right circumstance, a benefactor could make a gift worth \$100,000 at a cost of as little as \$50,000. A lifetime gift of appreciated securities generally qualifies not only for the income tax deduction associated with all lifetime charitable gifts, but it also avoids the long-term capital gains tax and investment income tax on your paper profit. Usually, a sale of appreciated securities results in a tax on your full gain — meaning that you keep only part of the profit. But if appreciated securities are given to a qualified charitable organization, there is no tax on your gain, even though your “profit” is counted as part of your charitable deduction.

Let’s examine how these double tax savings can result in an extremely economical gift.

Suppose George bought XYZ stock in 1990 for \$2,000. Today the stock is worth \$10,000, so George has a long-term capital gain of \$8,000. In his 35% tax bracket, he would owe tax of \$1,200 if he sold the stock (the capital gains tax rate for securities held more than 12 months is generally 20% for taxpayers in the 39.6% bracket, 15% for taxpayers in the 25%, 28%, 33% and 35% brackets, and zero for taxpayers in the 10% and 15% brackets). Instead of selling, George contributes the stock to us. His \$10,000 gift saves him \$3,500 in income taxes, \$1,200 in capital gains taxes, plus \$304 in investment tax for total savings of \$5,004. George’s after-tax cost is only \$4,996.

“But wait,” says George. “I love that stock. I’d rather give \$10,000 cash and keep my securities.” One answer for George would be to give the securities, and then buy more XYZ stock, using his tax savings to help replace the XYZ stock in his portfolio.

In summary, here are the rules for giving appreciated securities or other property:

- ◆ The full fair market value of the property, if you have owned it *more than one year*, is deductible in the year of the gift.
- ◆ If the gift, coupled with other gifts, exceeds 30% of your adjusted gross income (the maximum deduction allowable for most gifts of appreciated property), the excess can be carried over and deducted in up to five subsequent years.
- ◆ No matter how much the property has appreciated in value, you pay no capital gains tax on your paper profit.
- ◆ If you contribute assets *other than* publicly traded securities, you will need a qualified appraisal if the value is over \$5,000.

The timing of your gift of appreciated securities is often crucial. The value of the stocks (for purposes of your income tax deduction) will be set by the value of the securities on the day the gift is actually made. In the case of actively traded securities, the value is the mean (average) between the highest and lowest quoted sales price on the day of the gift.

It’s easy to make gifts of securities. If the certificates are held in a brokerage account, simply ask your broker to contact our office for instructions. If you have the stock certificates in your possession, send the unendorsed stock certificate by registered mail to our office. Enclose a cover letter outlining the purpose of your gift, along with a description of the issues and the number of shares and certificates. Send separately a signed “stock power” form for each certificate with the name of the issue filled in and the signature guaranteed by a broker or officer of a national bank. We can sell the stock more readily if you sign a blank stock power without filling in our name. Alternatively, you can hand-deliver securities to one of our representatives.

GIFTS OF CLOSELY HELD STOCK

Owners of closely held corporations have a problem whenever they try to get money out of their businesses for personal use. The IRS invariably says: “Owner, we consider that you have received a stock dividend, and we are going to tax you accordingly.” There is a way, though, by which the owner can receive a substantial benefit from his company, not have to pay any tax and assist in our programs as well. Let’s take the fictitious ABC Corporation, for example.

Miss Smith owns 90% of the corporation and decides to give us a few shares of her stock – worth, say, \$10,000. The gift of stock leaves her in full control of the business and, realistically, costs her nothing personally. Yet she is entitled to a \$10,000 charitable deduction, which would save her \$3,500 in taxes, assuming a 35% in-come tax bracket.

We have no reason to keep the stock shares and therefore turn them in to ABC Corporation for redemption. The corporation gives us \$10,000 to use in our work and retires the stock.

The best part of this arrangement is that the IRS has ruled that Miss Smith won’t be considered to have received a dividend – even though she has removed \$10,000 from the corporation – so long as we are not *required* to turn back the shares of stock to her corporation.

GIFTS OF REAL ESTATE

The tax benefits available for gifts of appreciated real estate are virtually identical to those for gifts of appreciated securities.

First, you avoid capital gains tax on your profit. Second, you receive an income tax charitable deduction for the full fair market value of the property you contribute.

Gifts of appreciated real property such as undeveloped land, farms or personal residences may be transferred by deed with no liability for income or estate taxes on the appreciation. Call us to discuss any gift of real estate.

GIFTS OF PERSONAL PROPERTY AND OTHER ASSETS

Some of our friends find they have “hidden assets” that can help them in satisfying their philanthropic goals. Antiques, paintings and other “collectibles” – even patents and copyrights – can be valuable assets for giving. In many cases, the same favorable tax rules apply to these gifts as apply to securities and real estate. Please check with us on the feasibility and tax results of gifts of unusual items. Some restrictions apply to gift items that are not related to our purposes.

LIFE INSURANCE GIFTS

A common “hidden asset” for giving is the life insurance policy that is no longer needed for its original purpose. Let’s assume that your family has grown and that there is no longer a real necessity for retaining a \$50,000 policy purchased many years ago. The policy has a cash value of about \$20,000. You can make us the owner and beneficiary of the policy and continue to pay the premiums.

You’ll gain an immediate tax savings of \$6,600 (a \$20,000 deduction at an assumed 33% income tax rate). And you’ll gain additional tax deduction savings for the premiums you pay in future years. These savings can pass to your beneficiaries. And the full \$50,000, with no reduction for the estate tax, will come to us to benefit future generations.

To make a life insurance gift, ask the insurance company for forms that will change the beneficiary and ownership designations, and send us the policy.

TEMPORARY GIFTS

It’s possible to contribute merely the income from securities or other property temporarily and enjoy substantial income tax or gift and estate tax benefits. We’re talking about an exciting gift technique called the “charitable lead trust.”

The concept is simple: You transfer income-producing property to a trust for a number of years, and later the property either comes back to you or goes to family members or other beneficiaries. Trust income is paid to us while the trust is in force. Where do the tax savings come in? Let’s look first at the situation where a donor wants a large income tax charitable deduction and also wants to get the trust property back after a few years.

A donor can transfer tax-free municipal bonds to a charitable lead trust lasting almost any number of years (this technique usually is effective only with tax-exempt securities). He or she will be entitled to an income tax charitable deduction in the year the trust is established.

For example, if the trust is funded with \$100,000 and is to last five years, and we are to get exactly \$5,000 a year, the donor can deduct more than \$23,500 (depending on current IRS deduction tables) in the year of the gift and be assured of getting the bonds back. The donor’s tax savings could even be used to purchase more tax-free municipals.

Truly significant gift tax or estate tax savings are available if income-producing property passes to family members at the end of the trust. The trust can last for any number of years, and you will reduce your taxable income during the term of the trust. A gift tax charitable deduction is available for our right to receive the trust income, and this deduction can reduce or even eliminate the gift or estate taxes that might normally occur in transferring property to your heirs.

Suppose a father has \$7 million in stock that he wants to give to his daughter. The stock has had a steady 6% yield, which probably will continue. If he gave the stock to his daughter, he would owe gift tax on \$1.75 million. However, if he instead transfers the stock to a lead trust that will pay us \$420,000 a year for 22 years, with the stock then passing to his daughter, he will completely eliminate gift or estate taxes (depending on current IRS deduction tables). And even if the stock increases in value, there will be no additional tax.

Note: The above example involves a trust of \$7 million, but transfer tax savings can also be realized with gifts of smaller amounts.

GIFTS BY TRUST BENEFICIARIES

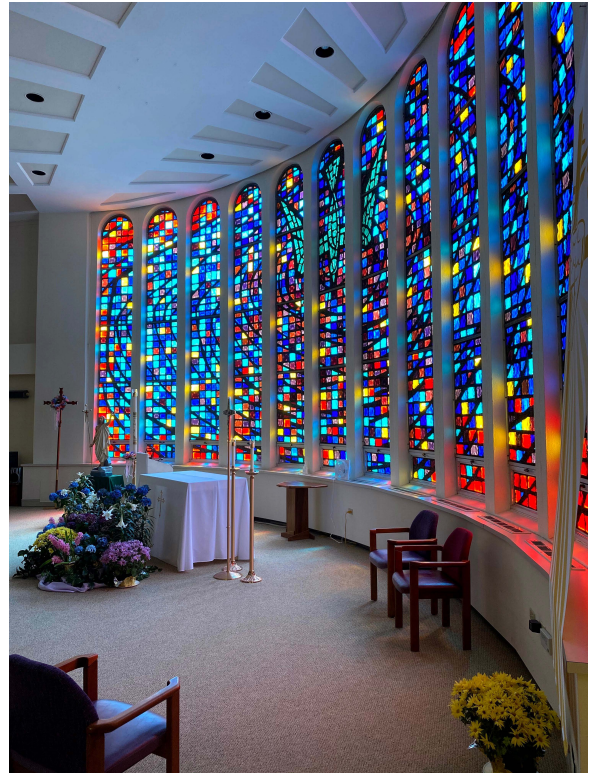
Suppose Tom, age 50, is the beneficiary of a trust created by his parents. The property in the trust is worth \$100,000, and Tom receives about \$8,000 a year in trust income. He keeps only \$5,200 a year after taxes, in his 35% income tax bracket, and would prefer that the income be paid for our benefit. He has two alternatives. He could simply give us the trust income each year (or give cash or property equal to that income) and deduct \$8,000 each year as a charitable contribution. The trust income will be included, unfortunately, in Tom's adjusted gross income.

The second alternative open to Tom is to transfer his entire life income interest to us, and we would receive the trust income until his death. The income will no longer be taxed to Tom and, most important, he will be entitled to an income tax charitable deduction for the value of our right to receive the trust income for the rest of his life: roughly \$56,000.

Note: A donor need not contribute his or her entire income interest in a trust. It is possible to give a fractional interest in the trust income (one-half, one-tenth) and still receive a substantial income tax deduction.

DEFERRED GIFTS

There is a special category of gifts known variously as "deferred" gifts, "planned" gifts or "life income" gifts. These are gifts that can provide you with an immediate income tax deduction, but also may afford other benefits such as life income, future continued use of the gift property, avoidance of capital gains tax and other advantages. Some deferred gifts, such as bequests, provide primarily gift and estate tax savings. Here, in brief, is an overview of these gift methods.



CHARITABLE REMAINDER UNITRUSTS

A unitrust is an arrangement in which you irrevocably place money or property with a trustee, with instructions to pay someone (probably yourself) income, generally for life. The income will be a set percentage of the trust's value, which may change from year to year. When the person receiving the income dies, the property remaining — the “remainder” — can pass to a named charity.

By designating a charity as the *remainder beneficiary*, you'll provide yourself with an income tax charitable deduction. And that's not all. Depending on your planning needs, you can arrange for:

- ◆ Increased income for your family
- ◆ Capital gains tax avoidance
- ◆ Tax-free income
- ◆ Increased income at retirement
- ◆ Diversion of income to a family member in a low tax bracket
- ◆ Estate tax savings
- ◆ Avoidance of gift tax
- ◆ Professional investment of your funds
- ◆ A hedge against inflation
- ◆ Reduced estate settlement costs.

People have been using unitrusts for many years now to assist them in their personal, financial, tax and philanthropic planning. It's a singular opportunity for you, a private individual, to have a tax-exempt trust working for you. Most important, the unitrust is a proven, time-tested way for you to provide for our future while you satisfy personal and family financial needs.

Here is how a unitrust could help some hypothetical donors:

- ◆ An investor who had enjoyed success in the stock market wanted to diversify her portfolio and reinvest growth stocks for higher income. Capital gains taxes, however, were bound to deplete her profits and after-tax nest egg. Solution? She transferred investment assets to a unitrust, reserved a 6% lifetime income and avoided all capital gains taxes when the trustee sold and reinvested her securities. She increased her income and received a charitable deduction, as well.
- ◆ A farmer whose children had moved to the city wished to retire and sell his farm, but capital gains taxes stood in the way. He escaped from this “locked in” position by deeding the land to a tax-exempt charitable remainder unitrust. The trustee sold the property, avoided all capital gains taxes and is paying the farmer and his wife income for life. The farmer received a large tax deduction, too, because eventually we will receive the trust assets.
- ◆ A retired couple grew weary of the burdens of managing the investments in their portfolio. They transferred stocks and bonds to a unitrust and now have the services of an experienced trustee (money manager) who sends them quarterly checks that make their golden years even brighter.
- ◆ A doctor who formerly had sent monthly checks to her aged mother transferred some stocks and bonds to a unitrust that will pay income to her mother for life and then continue the payments for the rest of the doctor's life. She received a substantial income tax charitable deduction and now the payments to Mom are made from a tax-exempt trust — instead of from the doctor's after-tax income.

MAKE A GIFT AND RECEIVE LIFETIME ANNUITY PAYMENTS

You can make a gift for our future benefit and retain fixed lifetime annuity payments for yourself and other beneficiaries.

A variety of tax and financial benefits are available. Your gift can be arranged to provide you with tax-free payments. Capital gains taxes can be minimized if you use highly appreciated assets to fund your gift. Furthermore, you will be entitled to a substantial income tax charitable deduction in the year you make the gift.

Here is an example of how such a gift might work:

Richard and Anna are typical of many retirees looking for greater return from their investments and savings. They have \$100,000 in certificates of deposit that are about to mature, but they hesitate to “roll over” the \$100,000 into a new CD because they are dissatisfied with the interest rate.

Instead, they decide to enter into a gift arrangement that will provide them with the following benefits: a 6% annual payout, a sizable charitable deduction and the satisfaction of making a truly significant contribution to our future.

When the CD matured, Richard and Anna transferred the \$100,000 into a gift arrangement that will pay them a fixed annuity of \$6,000 a year (6%) as long as either of them is alive. Their annual income from the \$100,000 increased dramatically. At their ages (78 and 77) they receive a charitable deduction of about \$36,000. (Note: Deductions vary based on interest rates issued every month by the IRS; call us for the deduction figures that would apply in your case.)

Making a gift and keeping lifetime annuity payments is especially attractive to investors who find themselves in a “locked in” position: They own

securities that are highly appreciated but pay low dividends. They would like to sell and reinvest for more income, but face capital gains taxes (up to 15% of their profit) if they do. By making a gift of the securities and retaining a lifetime annuity, they receive payments based on the full current value of the securities – with no capital gains taxes taken “off the top”.

Gift of \$100,000 to Unitrust for Life of One Beneficiary* (Variable Payout)

Age of Beneficiary	Deduction if Beneficiary Receives:		
	5% Payout	6% Payout	7% Payout
55	\$31,854	\$26,147	\$21,693
60	38,066	32,168	27,410
65	44,858	38,937	34,005
70	52,289	46,562	41,641
75	60,109	54,810	50,127

Gift of \$100,000 That Reserves Annuity Payments for One Life* (Fixed Payout)

Age of Recipient	Annual Payout	Charitable Deduction
70	\$5,100	\$39,009
75	5,800	44,262
80	6,800	49,081
85	7,800	55,822

*Assumes use of 2% applicable federal rate with quarterly payments.

Note: Your gift can be arranged to provide benefits in your retirement years, or as a retirement income supplement for a faithful employee, or as a means of providing financial support to a friend or family member. We would be pleased to help you plan any gift that helps advance your personal planning goals.

GIFTS OF FARMS AND HOMES

If you own your home or farm — or even a vacation home — you may be able to make a gift of the property, obtain an immediate income tax deduction and still continue to use the property for as long as you wish. How does this work? Simply give the property to us, but retain the right to use it for your life. You can continue to live in your home or work your farm, just as before. Only after your death will we assume the usual ownership rights in the property.

By setting up this gift now, rather than in your will, you will receive an immediate income tax deduction for the present value of our future right to receive your property.

Consider the following hypothetical example involving Sam and Cathy:

Sam is 77 years old and Cathy is 75. Sam has a comfortable retirement income, and he pays a good deal of income tax each year. He owns the home in which they live, having paid off the mortgage ten years ago.

Sam and Cathy plan to live in their home for the rest of their lives. But they would also like to leave a generous gift to benefit our programs. Therefore, Sam has decided to give us the home, currently worth \$300,000, retaining use of the home for his life and for Cathy's life. Based on their ages and other factors, Sam will receive an income tax deduction of about \$170,000. This arrangement also can reduce the estate taxes on their estate.

You can also give an “undivided interest” in property which you own and receive an immediate income tax deduction. For example, you could make us the owner of a 10% interest in your vacation home. In order to qualify for the tax deduction, you would have to contribute a 10% interest in every ownership right, including, theoretically, the right to use the property.

Our real benefit is that, whenever the property is sold, we will receive 10% of the proceeds — even if the sale doesn't occur until after your death. And the real benefit to you is a deduction for about 10% of the value of the gift property to reduce your current income taxes.



GIFTS BY WILL OR LIVING TRUST

A bequest is the most traditional way to provide significant help for worthwhile causes. With a gift through your will or living trust, you retain full use of your gift property during your life.

We have listed several common forms of charitable bequests with the hope that one type of bequest will fit your individual needs. Further information is available upon request. We will be happy to provide you or your attorney with sample language for any bequest.

General Bequest

The most familiar type of bequest is the general bequest, which specifies that we will receive a designated sum. For example, you might make a general bequest of \$25,000. You may prefer this arrangement because it is considered a primary charge against your estate – which means it will almost certainly be fulfilled.

Percentage Bequest

This is an excellent alternative to the general bequest. The percentage bequest states that we will receive a certain predetermined percentage of your estate. By making a percentage bequest of 10%, for example, you assure yourself that inflation will not reduce the true value of the bequest you intended for our benefit.

Specific Bequest

When making a specific bequest, you are directing that one particular property be transferred to us, such as a certain piece of real estate, the stock from one specific company or some other specific property. This type of bequest is ideal for individuals wishing to give particular stocks or a valuable art object.

Caution: A specific bequest can be satisfied only with the property designated. If that property has been sold or otherwise removed from the estate, we receive nothing in its place.

BENEFITS OF LEAVING BONDS

Many people own U.S. savings bonds, tucked away, perhaps, in a desk drawer or safe deposit box. Savings bonds are valuable, but they may be subject to heavy federal income taxes and state and federal “death taxes” in a person’s estate.

For example, heirs who receive \$50,000 in savings bonds from your estate may have to pay income tax on \$25,000 or more of built-up interest. Furthermore, the full \$50,000 could be subject to federal estate tax, leaving them with only a fraction of the bonds’ value.

You can erase all taxes on savings bonds at death by changing your will or revocable living trust to specifically leave bonds for our benefit. Savings bonds that we receive pass 100% free of estate taxes and, as a tax-exempt organization, we would owe absolutely no income taxes on the bonds. In other words, every dollar could be used for our programs, in contrast to the shrunken after-tax amount that would be available to other beneficiaries.

Residuary Bequest

This bequest directs that we receive either everything remaining in your estate or a designated percentage of your estate after all necessary costs, all general bequests and all specific bequests are satisfied. This type of bequest allows you the flexibility of making several primary bequests while still giving you the assurance that we will be a secondary beneficiary of your estate. But the residuary bequest has the drawback of uncertainty. We receive only as much or as little as is left after all primary obligations are satisfied.

Contingent Bequest

As the name implies, this bequest is “contingent” on some event. Usually, you might make a primary bequest for a relative, with the contingency that if that relative is not living at the time of your death,

the bequest will pass to us. The contingent bequest is often used in the case of a husband or wife who stipulates that if his or her spouse is not living at the time of his or her death, then the bequest specified for the spouse will pass to a contingent charitable beneficiary.

You can also permit your primary beneficiary to “disclaim” (decline) a bequest and direct that it would then pass to us, the contingent beneficiary.

THE TESTAMENTARY TRUST

We have discussed both the unitrust and annuity arrangements as lifetime gifts. It is important to note that both gifts also can be set up to take effect only after your death. This type of arrangement in your will serves as a “deferred bequest” for our benefit. But your bequest helps family members first.

A bequest of this type provides your beneficiaries with the investment and management expertise of a trustee. Furthermore, the gift can yield significant estate tax savings for your estate.

A TEMPORARY GIFT FROM YOUR WILL

Charitable lead trusts, discussed earlier, also represent one of the finest *estate planning* techniques available. Here is one possible arrangement:

- ◆ In your will you establish a charitable lead trust that will pay us a specific amount of income for, say, five years.
- ◆ After the five-year period ends, all the property in the trust returns to any beneficiary you wish to name.

Results? Obviously, you have provided substantial benefit for our future. But you have also qualified your estate for a substantial federal estate tax deduction for the value of our right to receive income for five years.

If the trustee invests prudently, the trust would have more than enough income to pay us the designated amount for five years. So the eventual family beneficiary would likely get about the same amount as if there had been no trust. True, the beneficiary would lose the use of the trust property for five years. But if the beneficiary is in a high income tax bracket during the five-year term, any lost income may be insignificant.

PROVIDING ASSISTANCE OUTSIDE YOUR WILL

It isn't difficult to add a charitable bequest to your will. A simple codicil, drafted by your attorney, will get the job done. But there also are ways you can continue your support of our programs without changing your will. Here are some ideas:

Life Insurance

You can name us the beneficiary of your life insurance — just contact the company. A better idea may be to transfer actual ownership of the policy to us, or buy a new policy for our benefit. Your gift will entitle you to an income tax deduction, and future premium payments will be tax deductible.

Financial Accounts

Most accounts at financial institutions can be made payable on death to a person or a charitable organization. Ask the manager of the institution how you can arrange to designate a death beneficiary for your CD, savings account, share account, etc. In some areas this is accomplished through a “P.O.D.” (payable on death) designation. Securities in a brokerage account can be left through a “T.O.D.” (transfer on death) designation.

Benefits from Retirement Plans

People who have IRAs, 401(k) plans or other retirement plans are often shocked to learn that as

much as 60% of their accounts can be lost to taxes at their deaths. A combination of state and federal “death taxes” and income taxes can severely deplete your savings, leaving little remaining for your heirs. If you make us the beneficiary, however, 100% of all taxes would be avoided.

You can use your IRA to benefit both family members and our future, with excellent tax results. For example, you can leave your retirement account to a trust that will pay income for life (or a fixed term of years). Or you can leave part of your retirement account to us and the rest to family members. At the very least, consider making us the alternative beneficiary and give your heirs the right to “disclaim.” Heirs who understand the severity of taxes may find it satisfying to have retirement assets pass 100% to a worthwhile cause.

It’s simple to make a gift of an IRA or other retirement account. Just instruct the custodian of your account to name us as death beneficiary. IRS distribution rules make charitable designations both simple and attractive. The custodian can provide you with the appropriate forms.

Note: With the exception of IRAs, a spouse’s consent is needed for charitable bequests from retirement accounts.

Living Trusts

Many of our friends have established so-called living trusts, or revocable living trusts. You can name us as one of the beneficiaries of your trust at death. If you wish, our benefit can be deferred while lifetime income is paid to a family member. You even can provide for payments of trust income to us during your lifetime, and anything we receive will qualify as a charitable deduction on your personal income tax return.

A FINAL WORD ::

We have talked at length about taxes and tax savings. And tax savings are important in planning a charitable gift – no question about it. But the greatest advantage to your gift has to be this: your personal satisfaction in assuring the future vitality of our programs.



Notes:



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A Ministry of the Sisters of Charity Health System

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