

- WAYS TO GIVE -

Gifts to the Foundation or Endowed Gifts

Help ensure that the residents of St. Mary's Home will continue to receive the comprehensive care they need, long into the future.

Your gift to either St. Mary's Home Foundation or an endowed gift supports St. Mary's current and future services. You can:

- Give through cash, check, marketable securities, privately held stock, life insurance, personal property and real estate, or through your will or other estate plan.
- Take an immediate charitable gift deduction.
- Deduct cash gifts up to 50 percent of adjusted gross income (AGI) and appreciated assets up to 30 percent of AGI.
- Carry forward deductions over five years.
- Make a gift to the Foundation at any level.
- Make an endowed gift at a minimum of \$10,000.
- Create a family legacy with an endowed named gift for a minimum of \$25,000.
- Become a founding member of The Guardian Society with a gift through your will or estate plans, at any level.

For more information, please contact Martha Price Stewart, director of development, at (757) 622-2208, (800) 237-6555 or mstewart@smhdc.org.

St. Mary's Home is happy to provide examples of how this gift might work for you. You should always consult with your financial advisor and family members before making a decision. We also would be pleased to meet with your attorney or financial advisor.

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Your Will

Your will or trust is an easy, convenient way to make a significant gift and create your legacy.

- **You do not have to be wealthy to make a charitable bequest to St. Mary's that can grow into a small fortune.**
- **All you have to do is ask your lawyer to add a simple clause to your will.**
- **This is an opportunity to support St. Mary's Home and be recognized as a founding member of The Guardian Society.**

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Charitable Gift Annuity

A gift you make will pay you for a lifetime. For a minimum of \$10,000, a charitable gift annuity will provide you with:

- **An income for life paid annually, semiannually or quarterly.**
- **A guaranteed return at attractive rates (rates change, so let St. Mary's create a confidential illustration for you).**
- **A reduction in capital gains taxes if the gift is made with appreciated securities.**
- **An immediate charitable income tax deduction.**
- **Founding membership in The Guardian Society.**

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Deferred Gift Annuity

Looking for an IRA substitute?

A deferred gift annuity is an ideal way for donors under age 65 to supplement retirement income and make a gift to St. Mary's Home. For a minimum investment of \$10,000, you will receive:

- **An immediate charitable income tax deduction.**
- **Guaranteed income after retirement.**
- **An excellent yield (rates change, so let St. Mary's create a confidential illustration for you).**
- **A reduction in capital gains taxes if the gift is made with appreciated securities.**
- **Founding membership in The Guardian Society.**

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Charitable Remainder Trust

It pays you to give to St. Mary's Home by establishing a charitable remainder trust.

For a minimum of \$100,000 you can:

- **Earn 5 percent or more annual income on your gift.**
- **Receive an income for life for you and your spouse.**
- **Receive a large charitable income tax deduction this year.**
- **Transfer appreciated securities to your trust and avoid capital gains taxes.**
- **Invest in tax-free bonds and reduce or avoid income taxes.**
- **Select your own trustee.**
- **Select an annuity trust that pays a fixed, guaranteed dollar amount, or a unitrust that pays a percentage of the trust as revalued annually.**
- **Support St. Mary's and become a founding member of The Guardian Society.**

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Life Insurance

A gift of life insurance is simple and easy and can allow you to make a more substantial contribution.

All you need to complete a life insurance gift is a change of ownership, or change of (or addition to) beneficiary form. Your gift will make you a founding member of The Guardian Society.

To donate you can:

- **Contribute the face value of your policy to St. Mary's, or**
- **Name St. Mary's the owner/beneficiary of your policy.**

When you:

- **Donate ownership of a policy to St. Mary's, you receive a charitable income tax deduction for the cash surrender value within the policy.**
- **Make St. Mary's the beneficiary, you continue to pay the premiums, and you can take a charitable gift deduction each year they are paid. (A \$2,500 annual gift that pays for the premiums really costs about \$1,700 after factoring in deduction.)**

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Gifts of Real Estate

There are many ways for you to make gifts of real estate and receive attractive benefits.

Some options let you live in the property for your lifetime, while providing you an income and charitable income tax deduction. You'll also become a founding member of The Guardian Society.

Depending on the option, benefits may enable you to:

- **Earn an income for life.**
- **Get a substantial charitable income tax deduction.**
- **Reduce capital gains taxes.**
- **Avoid probate costs.**
- **Save estate taxes.**
- **Avoid the burden of upkeep, property taxes and insurance.**
- **Receive a lump sum payment, an income and a charitable income tax deduction.**

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Retirement Plans

You can reduce your combined income and estate taxes by directing your qualified retirement plan benefits in full or in part to St. Mary's Home.

- **Benefits are paid based on a properly drafted beneficiary designation.**
- **You may designate a specific dollar amount or portion of the qualified plan benefit to be paid to St. Mary's Home.**
- **Qualified retirement plans include IRAs, 401(k) plans, 403(b) plans, qualified pension plans and qualified profit-sharing plans.**
- **For example, if you withdraw \$50,000 from your IRA to make a contribution, the charitable deduction offsets the income tax.**
- **Most qualified retirement plan administrators have beneficiary designation forms.**
- **You should contact your administrator or asset manager for the proper paperwork.**
- **You will become a founding member of The Guardian Society.**

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