



Main Line Health®  
Paoli Hospital  
Foundation

# A Simple Way to be Extraordinary



You can support Paoli Hospital in several simple and savvy ways without reducing your income or diminishing your savings.

When you include a gift to Paoli Hospital as part of your legacy, you're continuing a tradition that has spanned over a century and contributing to an institution providing superior health care in our region.

With thoughtful planning, you can make a gift that costs you nothing during your lifetime (such as a gift from your will), fund a gift that provides you with guaranteed income for life (such as a charitable gift annuity) or make a gift that protects your assets. This allows you to do even more to make sure quality, local health care is available for future generations while also taking care of your family.



Depending on your goals, circumstances, and the gift type you choose, you could increase your income, decrease your heirs' taxes, or earn an income tax deduction for assets you no longer need.

## PLANNED GIFTS CAN BE:

### Revocable.

- If your plans or circumstances change, you can easily revise your gift plans.

### Simple.

- You can set up your gift with a single paragraph in your will, a simple one-page amendment, or by updating a beneficiary form.

### Flexible.

- You can give Paoli Hospital a specific asset or a share in your estate's leftover value. You can designate your gift to support a particular program or wherever it's needed most.

### Practical.

- Some planned gifts cost you nothing today or during your lifetime.
- You can make a gift of appreciated stock and realize larger tax savings than if you donated cash.
- Beneficiary designations ensure that Paoli Hospital receives an immediate charitable gift rather than waiting on probate. Call us at 484-565-1688 to learn more.

# A planned gift makes your generosity endure.

## Bequest

A bequest – a gift made through your will or living trust – can be the easiest gift to make because it costs you nothing during your lifetime. Plus, it's revocable, so you can update it if circumstances change. If you already have a will or living trust, you can amend it to include a bequest to Paoli Hospital with a simple codicil. (We can provide you with sample bequest and codicil language.)

## Beneficiary Designation

If you have set up a retirement plan, insurance policy, bank account, and/or brokerage account, chances are you've completed a beneficiary designation form to specify who will benefit and what percentage you'd like each beneficiary to have. In addition to naming individuals, you can also name charities. So you can make a generous gift to Paoli Hospital from any of these assets by simply updating that form.

## Charitable Gift Annuity

A charitable gift annuity is a contract between you and Paoli Hospital, in which you make a gift of cash, securities, or other assets to Paoli Hospital in exchange for fixed income for life. At the end of its term, the annuity balance comes to us to support our mission. No wonder the charitable gift annuity is one of the most popular of all planned gifts.

## Charitable Remainder Trust

Here's another gift to us that pays you income. You transfer assets to a trust, and the trust pays a fixed or variable income to you and other beneficiaries you designate. Payments can be for life, or a term of up to twenty years, and when the trust terminates, the assets go to Paoli Hospital.

## Charitable Lead Trust

A charitable lead trust works like a charitable remainder trust in reverse. When you make the gift, the trust pays income to Paoli Hospital first, typically for a term of years. After that, the trust assets are passed back to you or other family members you designate.

## Gifts of Real Estate

Real estate makes a great gift. When you deed property to Paoli Hospital, you receive an income tax charitable deduction for the value of the contribution. You can elect to make an outright donation, or use the value to fund a gift that pays you income. You will also no longer have to pay taxes on the property or worry about its upkeep. Either way, you make a generous gift to Paoli Hospital and those we serve.

## Donor Advised Funds

You can direct the remaining balance in your donor-advised fund to support Paoli Hospital. You simply designate us to receive all or a portion of the balance of your fund through your fund administrator. The balance in your fund then passes to us when the fund terminates.

“A planned gift is an easy way to give back so that Paoli Hospital can continue to deliver the high-quality medical care that the community has come to expect.”

— A Main Line Health legacy donor



# Discover How Everyone Benefits from Planned Gifts

**Your goal**

**Your gift**

**Your method**

**Your benefit**

Make a simple gift that costs you nothing during your lifetime.	<b>Gift through your will or trust (“Bequest”)</b>	Include a gift of cash, property (other than real estate) or a percentage of your estate through your will or trust.	A gift that does not affect your cash flow, and you can adjust your gift as circumstances change.
Make a gift and receive cash back.	<b>Charitable gift annuity, charitable remainder annuity trust, charitable remainder unitrust</b>	Share your assets with us in a plan that gives you income for life and passes the remainder to Paoli Hospital.	Receive tax-advantaged payments for life, along with a charitable tax deduction.
Make a gift that leaves more of your estate to your heirs.	<b>Gift of retirement assets</b>	Name Paoli Hospital as the beneficiary of your retirement plan, and pass less-taxed assets to your heirs.	Avoid up to 60% income tax on your retirement assets; pass more of your estate to your heirs.
Make a gift that allows you to avoid capital gains liability.	<b>Gift of appreciated securities</b>	Give Paoli Hospital appreciated stocks, bonds or mutual funds to sell and use the proceeds.	Make a significant gift; receive an immediate income tax deduction; pay no capital gains tax.
Make a large gift at little cost.	<b>Gift of life insurance</b>	Donate a life insurance policy you no longer need or name us in an existing one.	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums.
Make a gift that preserves your assets for your heirs.	<b>Charitable lead trust</b>	Use appreciating assets to create a trust that will pay us income for a period of years, and then pass the assets back to you or your heirs.	Shelter your growing assets and benefit Paoli Hospital right away; reduce or eliminate gift and estate tax.

With a simple signature, you can designate the balance of your bank account, retirement plan or life insurance policy to pass to Paoli Hospital someday. It’s an easy way to support our mission to provide quality healthcare services to our community. Just inquire at your bank or ask your plan administrator for a beneficiary designation form.

For more information, or to join The Paoli Society at Paoli Hospital, please contact:

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