Leave a Lasting Legacy
Provide for Future Generations Through Planned Giving
Providing for future generations. Creating a legacy. Enriching the lives of many. These are some of the reasons people choose to leave a charitable gift.

When you give to Columbus Community Hospital Foundation, your gift starts and ends in your community. The foundation uses your gift to improve the quality of health care services in our area, working closely with the hospital to ensure that your support goes toward what’s most needed for our patients and community.

Financial support from the community makes it possible for the foundation to purchase vital, new pieces of medical equipment; fund facility improvements; and develop new health care and educational programs, services and initiatives for our community members. Choosing to leave a charitable gift to the foundation helps ensure quality health care for your family and friends well into the future.

John Russell
Columbus Community Hospital President & CEO
AS WE CONFRONT THE CHALLENGES OF THE FUTURE, we know that the generosity of those who assist us will make all the difference in our success. That is why we seek your support.

We also, however, want to make sure that you benefit from making a gift to us. In addition to making a difference in the lives of others, the best gift plans improve your financial and tax situation—often right away. A well-planned gift can reduce or possibly eliminate long-term capital gains taxes, provide current income tax deductions, reduce possible estate and gift taxes or even increase your income.

This booklet allows you to explore opportunities that combine your philanthropic giving with your financial needs and tax-planning strategies. Through creative gift planning you can secure your own financial future, as well as ours.

To design a gift that benefits the people and organizations you care about most, we recommend that you obtain the professional counsel of an attorney who specializes in estate planning. We can work with your advisors to help you plan for tomorrow and receive maximum benefits today.
Have you put off making or updating your will or living trust? Maybe you think it costs too much to do. Perhaps you are having a hard time deciding how to leave your money, or you may simply have an aversion to confronting your mortality.

Drafting these documents may seem like a daunting task at first, until you realize all the good that comes from having them.

A bequest from either a will or living trust lets you pass any amount you wish to us free of estate tax. You can give cash, specific property or a percentage of your estate, with restrictions or without. Because your gift doesn’t come to us until after your lifetime, you can change your mind at any time.

To make sure your will accomplishes your goals according to your wishes, we recommend that you obtain the professional counsel of an attorney who specializes in estate planning.

Benefits

- Provide for your family after your death.
- Distribute your assets according to your wishes.
- Save on estate taxes with proper planning.
- Leave a legacy without giving up assets today.

DID YOU KNOW?

More than half of all Americans die without a will. When this happens, assets are distributed according to the state laws where the deceased lived at the time of his or her death.
A cash gift by check is one of the most common and easiest methods for making an outright charitable contribution.

If you itemize income tax deductions on your tax return, the first tangible benefit of making a gift by cash or check is the tax deduction for the full value of your gift.

The annual limitation on the use of charitable deductions claimed for gifts to public charitable organizations is 50 percent of your adjusted gross income for cash gifts. Any unused deduction can be carried over and used for up to five additional years, giving you six full years to use the deduction.

The second benefit is seeing the immediate results of your generosity. When you make a cash gift, you are demonstrating a strong commitment to help support our mission and contributing to our success.

**Benefits**

- Receive a current income tax deduction.
- Reduce your potential estate taxes in the future.
- Determine the exact amount of your desired support.
- Experience the joy of giving today.
Any type of asset that you irrevocably donate to a charitable organization like ours results in a current income tax deduction, but there may be other tax benefits from your contribution.

If you contribute appreciated securities that you have held more than one year, you have the added benefit of eliminating the tax on the gain. You can also give us tangible personal property (like an art object, prized collection or antique) and take a deduction for its full fair market value if the gift is used for our exempt function.

These are but two of the types of assets you can donate outright to us today. Using assets other than cash allows you more flexibility when planning your gift, and there are even more potential benefits if you plan your gift creatively.

### Benefits
- Receive a current income tax deduction for gifts of securities.
- Provide relief from capital gains tax with gifts of securities.
- Make meaningful gifts with donations of personal property.
- Help fulfill our mission with your contributions.

### Example

Dave has stocks currently valued at $20,000 that he purchased for $4,000 several years ago, which will result in a $16,000 capital gain if he sells the securities. He is in a 28 percent marginal income tax bracket. Dave decides to donate the stock to his favorite charitable organization instead of selling it. By doing this, Dave receives an income tax charitable deduction for the full fair market value of $20,000 and avoids paying any capital gains tax.
72% of Americans over 30 who have received or expect to receive an inheritance feel it is reasonable to designate \textit{5–10 percent} to charity.

\textit{Stelter Donor Insight Report}
Did you know that most retirement plan assets are facing double taxation? Assets remaining in retirement plans funded with pretax dollars are considered “income in respect of a decedent” at your death. So the amount left to heirs is diminished not only by estate taxes, but the recipient also must pay income taxes on it!

If you can make other provisions for your family, there is a better option for your retirement plan assets—a charitable gift after your lifetime. To name us as the beneficiary, first consult your advisor, then instruct the plan administrator of your decision and sign whatever form is required. For an IRA or Keogh plan you administer personally, notify the custodian in writing and keep a copy with your valuable papers.

**Benefits**

- Eliminate all federal income and estate taxes when you name us as the primary beneficiary.
- Receive partial savings when you give us a specific amount before giving your family the remainder.
- Name us as the contingent beneficiary, which allows for greater flexibility.
- Make the most cost-effective gift you can make, saving other less-taxed assets for loved ones.

**Example**

Bill wants to provide for his children, but he also wishes to leave a charitable gift. Bill decides to pass on income tax–free inheritances such as real estate, cash and life insurance to his heirs and give his retirement plan assets to his favorite charitable organization. The assets in his account will pass to the charitable organization free of any income tax obligation. In addition, Bill’s gift qualifies for an estate tax charitable deduction. Most important, Bill can change his mind at any time about the gift.
57% of Americans 30 and older aren’t aware of the tax bite on their retirement accounts when they name loved ones as beneficiaries.

Stelter Donor Insight Report
## Compare your Options

<table>
<thead>
<tr>
<th>Gift Type</th>
<th>Pays You Income</th>
<th>Immediate Impact</th>
<th>Impact After Your Lifetime</th>
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<td>Outright Gift of Securities</td>
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<td>Outright Gift of Personal Property</td>
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Contact us for details

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*Charitable Gift Annuity

Find the Right Gift for You

FIND THE RIGHT GIFT FOR YOU

10
**Tax Benefits**

<table>
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<tr>
<th>Immediate Income Tax Benefits</th>
<th>Future Income Tax Benefits</th>
<th>Estate &amp; Capital Gains Tax Benefits</th>
<th>Other Special Advantages</th>
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*Not available in some states or from some organizations*
When you first obtained your life insurance policies, you obviously felt a need for them. Perhaps you do not need all that coverage today, yet you still have those policies.

If you are thinking about a contribution to us, a gift of your life insurance could be a sensible, as well as generous, course of action. If you make us owner of the policy, you will normally receive an income tax deduction for the policy’s fair market value or cost basis, if lower, on the date of the gift. If you name us beneficiary of the policy (and retain ownership), you won’t be eligible for current tax benefits because the gift is revocable at any time.

Whether you name us as owner of the policy or name us as the beneficiary while you retain ownership, your estate will not pay estate taxes on the policy proceeds we receive.

**Benefits**

**Name us as owner**

- Receive a charitable income tax deduction when you name us as beneficiary and assign us ownership.
- Receive future income tax deductions when you name us as owner and continue to pay premiums.

**Name us as beneficiary.**

- Obtain flexibility by naming us as primary beneficiary but keeping ownership.
- Name us as contingent beneficiary and secure your family’s needs first.

**3 OPTIONS: Life Insurance Policies You Can Give**

1. A recently issued policy
2. An existing policy in premium-paying mode
3. A paid-up life insurance policy
Let us assume you like the tax advantages that a charitable gift of real estate would offer, but you want to continue living in your personal residence for your lifetime.

Do you realize you can give us your home and continue living there?

It is true! This type of gift is called a retained life estate.

You give a personal residence or farm to our charitable organization but retain the right to occupy it for life. The property doesn’t have to be your primary home, but it must be a personal residence (such as a vacation home or condominium). You’ll still pay property taxes, maintenance costs and insurance but will receive numerous tax benefits.

**Benefits**

- Use the residence for your life and/or another person’s life.
- Receive income tax savings through a charitable deduction for a portion of your home’s value.
- Reduce estate taxes.
- Avoid the hassle of selling the property at a future date.
Are you thinking of selling land or a building? Beware of capital gains tax!

If you sell your primary residence, you can exclude up to $250,000 ($500,000 if you are married) of the gain. This tax break does not apply to other types of real estate, however, so you may have a better alternative.

A charitable contribution of real estate—whether it is your personal residence, a vacation home, a farm, commercial real estate or vacant land—will give you numerous advantages.

When you give your home or other real estate to us, you create an enduring testimonial of your interest in our mission. Your personal satisfaction is also complemented by valuable tax benefits.

**Benefits**

- Receive an income tax charitable deduction for the full fair market value.
- Eliminate tax on the property’s appreciation.
- Prevent the hassle of trying to sell the property.
- Make a gift to support a great cause, and reduce your taxable estate.

**DID YOU KNOW?**

Even if your property has lost value in recent years, for tax purposes it is still appreciated if its current value is more than what you originally paid for it.
69% of Americans over 30 expect to leave an inheritance.

Stelter Donor Insight Report
CHARITABLE REMAINDER ANNUITY TRUST
A GIFT TO US WITH PREDICTABLE BENEFITS TO YOU

If you are disappointed in the yield from your current investments in the stock and bond markets, yet you want to eliminate the capital gains tax should you sell, consider a charitable remainder annuity trust.

This plan will pay you, year after year, the same dollar amount you choose at the outset. The income payments are fixed, based on the starting valuation. Then after your (or other named beneficiary’s) lifetime and the lifetime of the survivor beneficiary (if desired), the balance in the trust is available to support our mission.

Benefits
- Receive a fixed dollar income paid annually, semiannually, quarterly or monthly.
- Obtain a partial charitable deduction.
- Increase income from a low-yield asset.
- Gain freedom from investment management.
- Eliminate up-front capital gains tax on long-term appreciated assets used to fund the trust.

EXAMPLE

Joan, 80, depends on income from her portfolio of securities. Lately, the current yield of her holdings has averaged only 2 percent (about $3,000). Joan decides to establish a charitable remainder annuity trust, funding it with appreciated stocks worth $150,000 that had originally cost her $100,000. The trust pays Joan 6 percent, or $9,000, each year. She is also entitled to a charitable deduction of $84,851 (based on annual payments and 2.4 percent charitable midterm federal rate—deductions vary based on income earned). Joan is entitled to a charitable deduction up to 30 percent of her AGI, and she can carry over the excess for up to five additional years. What’s more, the trust can sell the stock without incurring any capital gains tax. After her lifetime, the trust’s balance will go to her favorite charitable organization.
A charitable remainder unitrust is like a combination of a gift and an investment plan. You place assets in trust, and you (and/or another beneficiary) receive lifetime income from them—then we receive the remainder.

Benefits

- Receive lifetime variable income (often greater than the yield on contributed assets).
- Obtain a sizable income tax charitable deduction.
- Eliminate up-front capital gains tax if you donate long-term appreciated securities.
- Make a significant gift to one or more charitable organizations.

With a unitrust, the amount you receive as income is a set percentage of the value of the trust assets, redetermined annually.

You also have the option of choosing one of five variations of unitrusts. A unitrust with a net income plus makeup provision, for example, pays only the actual trust yield, even if it is below the stated percentage. Then in later years, when the beneficiary needs more income, the trustee can invest the assets to generate a higher return and make up earlier deficiencies. This option is excellent for devising a supplemental retirement plan.

**Example**

Remember Joan from the charitable remainder annuity trust example? What if she changed her mind and decided to establish a charitable remainder unitrust instead? The main difference is that with a charitable remainder unitrust, Joan would be paid 6 percent of the fair market value of the trust assets. The payment amount will fluctuate as the trust assets are revalued annually. The first year, Joan will receive $9,000. If the value of the assets grew to $175,000 the second year, Joan’s payment would be 6 percent of the new value, or $10,500.
Are you concerned about the possibility of the government taking a huge part of the assets you were planning to leave your heirs?

There is a strategy to pass assets to your family with significant estate tax savings while making a gift to us. It is called a charitable lead trust.

After we receive income from assets in the trust for a period of years, the principal goes to your selected loved ones, with estate or gift taxes usually reduced or even eliminated.

The lead trust is an exceptional way to transfer property to your children or other heirs at minimal tax cost. It is ideal if you are willing to forgo investment income on an asset but do not want to have estate taxes reduce the principal passed to heirs.

With a lead trust, you carry out your philanthropic plans over the coming years and save on taxes.

**Benefits**

- Fund the trust during your lifetime or through your will.
- Support our mission through annual income payouts.
- Reduce your taxable estate and potential gift taxes.
- Keep assets in the family.
Named Endowments

IF YOU ARE INTERESTED in leaving a legacy that lasts a lifetime, Columbus Community Hospital Foundation offers named endowments. For $25,000 you can leave a legacy in your name or in the name of a loved one. You may also select what the endowment is to be used for. You could choose a scholarship fund, a greatest need fund or a specific department or program of your liking. The endowment’s principal will be invested, and the interest generated by the endowment will provide for future generations.

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The information in this publication is not intended as legal advice. For legal advice, please consult an attorney. Figures cited in examples are for hypothetical purposes only and are subject to change. References to estate and income taxes include federal taxes only. State income/estate taxes or state law may impact your results. Statistics from the Stelter Donor Insight Report are based on two scientific studies, commissioned by The Stelter Company, that were conducted in 2008 and 2009 with a total of 1,701 American adults.

If you wish to be removed from our fundraising mailing list, please contact us at edilley@cch-inc.com or (920) 623-1370.
Thank You

**WE THANK YOU** for taking the time to consider Columbus Community Hospital Foundation within your estate plans. Please let the foundation know of your intent to leave a planned gift so we can ensure all of your wishes associated with the gift are fulfilled. Every gift makes a difference and every bit counts toward providing individualized quality care. Thank you for your generosity and for your caring heart!

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We Can Help

We would be happy to help you make your planned giving wishes come true. Please simply give us a call.

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**COLUMBUS COMMUNITY HOSPITAL FOUNDATION**

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