



Tired of being at the mercy of the fluctuating stock and real estate markets. A **CHARITABLE GIFT ANNUITY** can provide a secure source of fixed payments for life.

NEED MORE INFORMATION?

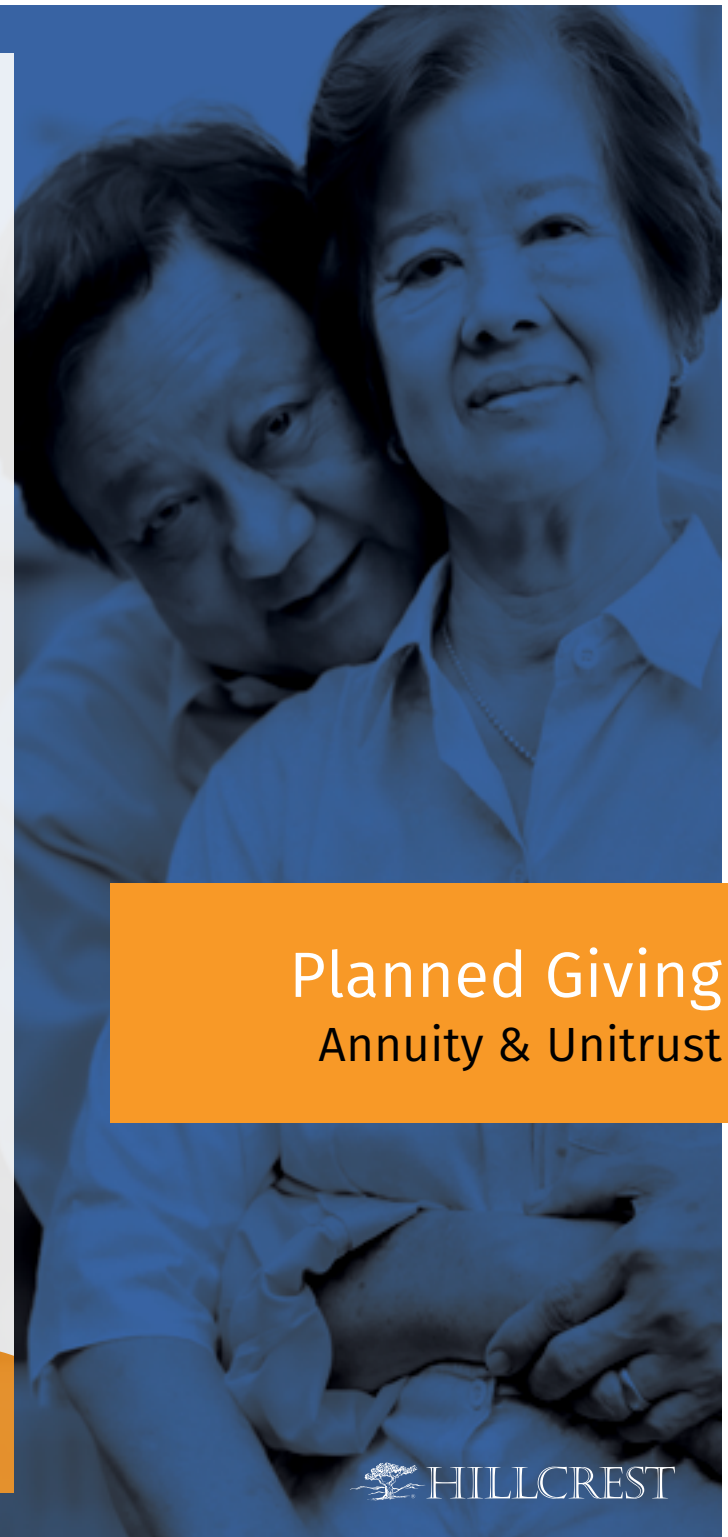
Do you want to use cash to fund your annuity? If you decide to fund your gift annuity with cash, a significant portion of the annuity payment will be tax-free. You may also make a gift of appreciated securities to fund a gift annuity and avoid a portion of the capital gains tax.

Questions? If you would like more information, or have any questions about a charitable gift annuity or charitable remainder unitrust, please contact us.

We would be happy to assist you and answer any questions you might have.



Philanthropy Department
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Planned Giving Annuity & Unitrust



Charitable Gift Annuity

THE BENEFITS

- Receive fixed payments to you or an annuitant you designate for life.
- Receive a charitable income tax deduction for the charitable gift portion of the annuity.
- Benefit from payments that may be partially tax-free.
- Continue and further the charitable work of Hillcrest with your gift.

HOW IT WORKS

1. You transfer cash or property to Hillcrest.
2. We promise to pay fixed payments to you for life. The payment can be quite high depending on your age, and a portion of each payment may even be tax-free.
3. You receive a charitable income tax deduction for the gift portion of the annuity.
4. Have the satisfaction of knowing you're helping our mission.

Charitable Remainder Unitrust

Concerned about the high cost of capital gains tax with the sale of an appreciated asset? Perhaps you recently sold property and are looking to save on taxes this year and plan for retirement. A charitable remainder unitrust might offer the solution.


THE BENEFITS

- You receive income for a term up to 20 years or life plus a term up to 20 years.
- Avoid capital gains on the sale of your appreciated assets.
- Receive a charitable tax deduction for the charitable portion of the trust.
- Give a legacy gift to our organization.

HOW IT WORKS

1. You transfer cash or assets to fund a charitable remainder unitrust.

2. In the case of a trust funded with appreciated assets, the trust will then sell the assets tax-free.
3. The trust is invested to pay income to you or any beneficiaries based on a life, lives, a term of up to 20 years or a life plus a term of up to 20 years.
4. Gain an income tax deduction in the year you transfer assets to the trust.
5. Our organization benefits from what remains in the trust after all the trust payments have been made.



A **CHARITABLE
REMAINDER UNITRUST**
can help you save on
taxes and plan for
retirement.



Your **LEGACY**
lives on, providing
high quality care for
seniors for years to
come.

LEAVING A BEQUEST TO SUPPORT OUR MISSION

This is an excellent way to leave your legacy to further our future.

First find an attorney who specializes in estate planning. If you would like to leave a bequest to Hillcrest, we can work with you and your advisors to ensure that the estate plan meets your needs and your family's as well.

A well prepared will is one of the most lasting ways to bestow your love on those you most care about.

Give us a call. We can provide you with sample language to share with your attorney as well as answer questions about your gift.



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Planned Giving
Bequest to Hillcrest



Your support helps us provide more **QUALITY-OF-LIFE** resources for all of our residents.

TYPES OF BEQUESTS

Specific Bequest. Make a gift of a specific asset such as real estate, a car, other property or a gift for a specific dollar amount. For example, you may wish to leave your home or \$10,000 to Hillcrest.

Percentage Bequest. Leave a specific percentage of your overall estate to charity. For example, you may wish to leave 10% of your estate to Hillcrest.

One significant benefit of making a gift by bequest is that it allows you to continue to use the property you will leave to charity during your life... and you will leave a lasting legacy.

BEQUEST BENEFITS

A bequest is generally a revocable gift, which means it can be changed or modified at any time. You can choose to designate that a bequest be used for a general or specific purpose so you have the peace of mind knowing that your gift will be used as intended. Bequests are exempt from federal estate taxes. If you have a taxable estate, the estate tax charitable deduction may offset or eliminate estate taxes, resulting in a larger inheritance for your heirs.

CREATING YOUR BEQUEST

With help from an attorney, you can include a provision in your will to leave a gift from your estate to Hillcrest.

Decide on your gift. A bequest can be a dollar amount, a specific asset (such as your home, artwork or coin collection) or a percentage (10% or 20%) of your estate.

A bequest can also be made of the residue, or what remains after you have provided for your loved ones.

Residual Bequest. Leave the balance of an estate after the will or trust has given away the specific bequests. For example, you may wish to leave 30% of the residue of your estate to Hillcrest.

Contingent Bequest. This bequest is made only if the purpose of the primary bequest cannot be met. For example, you could leave specific property to a relative, but the bequest language provides that if the relative is not alive at the time of your death, the vacation home will go to Hillcrest.

Do you have a **LIFE INSURANCE POLICY** that has outlasted its purpose? For example, a policy to provide for children who are now financially independent adults. Consider making a gift of your policy to support Hillcrest.

SO TO RECAP

- Appreciated property, real estate or securities offer the greatest tax benefit, qualifying for income tax deduction for all lifetime charitable gifts and real estate avoids capital gains tax on your profit.
- Life Insurance is one of the most popular ways to make a charitable gift: gaining the satisfaction of making a major gift while only making a series of relatively small payments during your life.

Contact Us. Please let us know if you have already named us as a beneficiary. We would like to thank you and recognize you for your gift.



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Planned Giving
Insurance & Real Property

 HILLCREST

Donating appreciated real estate, such as a home, vacation property, undeveloped land, farmland, ranch or commercial property can make a great gift to Hillcrest.

THE BENEFITS

- Avoid paying capital gains tax on the sale of the real estate.
- You will receive a charitable income tax deduction based on the value of the gift.
- Leave a lasting legacy to Hillcrest.

How to make a gift of real estate. You may deed part or all of your real property to Hillcrest by executing or signing a deed transferring ownership. Your gift will be based on the property's fair market value, which must be established by an independent appraisal.



A **GIFT**
to Hillcrest
continues for
generations.

THE BENEFITS

- You receive a charitable income tax deduction.
- If Hillcrest retains a policy to maturity, you can receive additional tax deductions by making annual gifts so that we can pay the premiums.
- If Hillcrest cashes in the policy, you will see firsthand how your gift supports our charitable work.
- If we retain the policy to maturity, or you name us as a beneficiary, once the policy matures, the proceeds of your policy will be paid to Hillcrest so that we can use the proceeds to further our charitable work.

How to make a gift of life insurance. Contact your life insurance provider, request a beneficiary designation form, and include Hillcrest as the beneficiary. You can designate Hillcrest as a partial, full or contingent beneficiary. You will continue to own and can make use of the policy during your lifetime. Your estate may benefit from an estate tax charitable deduction.



Donating part of your **UNUSED RETIREMENT ASSETS** can help us plan for the future care of our residents.

A NOTE ON TAXES

60%-70% of your retirement assets may be taxed if you leave them to your heirs. Another option is to leave your heirs assets that receive a step up in basis, such as real estate and stock, and give the retirement assets to Hillcrest. As a charity, we are not taxed upon receiving an IRA or other retirement plan assets.

Contact us if you have questions about gifts of retirement assets. We would be happy to answer any questions. And please let us know if you have already included Hillcrest as a beneficiary of your retirement assets so we can thank you and recognize you for your gift.



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Planned Giving
IRA Charitable Rollover



Like most people, you probably will not use all of your retirement assets during your lifetime. Donating part or all of your unused retirement assets, such as your IRA, 401(k), 403(b), pension or other tax-deferred plan, is an excellent way to help further our mission.

THE BENEFITS

- You avoid potential estate tax on retirement assets.
- Your heirs avoid income tax on any retirement assets funded on a pre-tax basis.
- Receive potential estate tax savings from an estate tax deduction.

HOW IT WORKS

Complete a beneficiary designation form provided by your retirement plan custodian. If you designate Hillcrest as beneficiary, we will benefit from the full value of your gift because your IRA assets will not be taxed. Your estate will benefit from an estate tax charitable deduction for the gift.

You may be looking for a way to make a big difference to help further our mission. If you are 70½ or older you may also be interested in a way to lower the income and taxes from your IRA withdrawals. An IRA charitable rollover is a way to do both.

THE BENEFITS

- Avoid taxes on transfers of up to \$100,000 from your IRA to Hillcrest.
- Satisfy your required minimum distribution (RMD) for the year.
- Reduce your taxable income, even if you do not itemize deductions
- Make a gift that is not subject to the deduction limits on charitable gifts.
- Help further the work and mission of our organization.

HOW IT WORKS

- Contact your IRA plan administrator to make a gift from your IRA to us.
- Your IRA funds will be directly transferred to our organization to help continue our important work.
- Please note that IRA charitable rollover gifts do not qualify for a charitable deduction.
- Please contact us if you wish for your gift to be used for a specific purpose.



Your support helps us provide more **QUALITY-OF-LIFE** resources for all of our residents.