



There are many ways you can help sustain lifesaving services at **Columbia Memorial Health**. Please use the chart below to learn more about common types of gifts that might benefit you and your family.

YOUR GIFT	YOUR GOALS	MAKING THE GIFT	YOUR BENEFITS
BEQUEST	Defer your gift	Name CMH Foundation in your will or living trust stating a specific item, amount of money or a percentage of your estate.	<ul style="list-style-type: none"> • Save on estate taxes for your heirs • Retain assets during life • Legacy Society Member
SECURITIES	Avoid capital gains tax	Securities and mutual funds that have increased in value and been held for more than one year are one of the most popular assets to use when making a gift.	<ul style="list-style-type: none"> • Enjoy an immediate deduction • Save on estate taxes for your heirs • Avoid capital gains
RETIREMENT ASSETS	Reduce your tax burden	Name CMH as the beneficiary of your retirement assets.	<ul style="list-style-type: none"> • Save on estate taxes. • Bypass probate • Legacy Society Member
LEAD TRUST	Reduce gift and estate taxes on assets going to loved ones or back to you	Give assets to a trust that pays CMH set payments for a number of years, which you choose. When the term is up, the remaining trust assets go to you or beneficiaries you select. This is an excellent way to transfer property to family members at a minimal cost.	<ul style="list-style-type: none"> • Reduce your taxable estate • Transfer property to loved ones • Legacy Society Member
CHARITABLE REMAINDER TRUST	Receive a deduction and regular income	A charitable remainder trust provides you or other named individuals income each year for life or a period not exceeding 20 years from assets you give to the trust you create.	<ul style="list-style-type: none"> • Enjoy an immediate partial deduction • Save on estate taxes • Select fixed or variable income • Legacy Society Member
GIFT ANNUITY	Supplement income with a quarterly payment	Enter a simple charitable gift annuity contract between you and CMH Foundation where you agree to make a gift to us and we, in return, agree to pay you (and someone else, if you choose) a fixed amount each year for the rest of your life.	<ul style="list-style-type: none"> • Reduce your taxable estate • Rely on fixed life income for you and a loved one • Take a partial tax deduction • Expand benefits by choosing deferred payments • Legacy Society Member
LIFE INSURANCE	Make a significant gift at little cost	Designate CMH Foundation as the primary beneficiary for a percentage or specific amount. You can also make us the contingent beneficiary so that we will receive the balance of your policy only if your primary beneficiary doesn't survive you.	<ul style="list-style-type: none"> • Earn a tax deduction for cash value • Make premium payments and receive a tax deduction • Legacy Society Member
ENDOWED FUNDS	Make a gift that lasts forever	Endowment donations are invested. A portion of the annual income from the investment is used to address immediate needs at CMH. The remaining funds are reinvested to ensure indefinite support.	<ul style="list-style-type: none"> • Maximize your legacy • Clarify your wishes • Increase the longevity of your gift.

This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. We are happy to discuss gift options; if you would like more information, please contact us at (518) 828-8362.