



PLANNED GIVING OPTIONS

The staff at the Huntsville Hospital Foundation can help you determine where your gift could be most efficiently or visibly used. They can present you with many options and help you arrive at a decision that will be personally gratifying to you, knowing you will be providing for the health of this community. For more information, contact Lynne Berry Vallely, Planned Giving Officer, **(256) 265-9271**, lynne.valley@hhsys.org, or visit our website huntsvillehospitalfoundation.org/ways-to-give/make-a-planned-gift

Your Gift	Will/Bequest	Beneficiary Designation Retirement plans, life insurance, bank account, donor advised fund	Life Insurance Transfer policy ownership to HHF
Your Goal	<ul style="list-style-type: none"> · Provide a future gift for HHF · Maintain control of your assets during your lifetime 	<ul style="list-style-type: none"> · Provide a future gift for HHF · Continue use of the plan, policy, fund, or account as you wish during your lifetime 	<ul style="list-style-type: none"> · Provide future gift for HHF · Can enable you to provide a more significant gift than with other planned giving vehicles · Receive tax deduction or gift of policy and annually if you continue to pay the premiums
How it works	<ul style="list-style-type: none"> · Designate HHF as beneficiary of your entire estate or a percentage of your estate after all debts are paid, or designate a specific asset or amount for HHF 	<ul style="list-style-type: none"> · Name HHF as the beneficiary of your retirement plan or life insurance policy or donor advised fund or as payable or transfer on death (POD/TOD) of your bank account 	<ul style="list-style-type: none"> · Transfer ownership of your life insurance policy to HHF · If you continue to make the payments, they are tax-deductible. HHF is the beneficiary at your death · If you do not continue to make payments, HHF will cash in policy
Your benefits	<ul style="list-style-type: none"> · You retain lifetime use and ownership of your property · Reduce estate taxes · Revocable during your lifetime · Heritage Society membership 	<ul style="list-style-type: none"> · Simplest and least expensive way to provide for HHF · Revocable - you may change beneficiary at any time · Payment to HHF is immediate upon your death · May reduce estate taxes - value will not be included in your estate · Heritage Society membership 	<ul style="list-style-type: none"> · Immediate tax deduction for value of policy · Annual tax deduction if you continue to pay the premiums · May reduce estate taxes - value of policy will not be included in your estate · Heritage Society membership

Life Estate	Charitable Remainder Trust	Charitable Lead Trust	Charitable Gift Annuity
<ul style="list-style-type: none"> · Provide future gift for HHF · Retain enjoyment of your property for your lifetime 	<ul style="list-style-type: none"> · Provide future gift for HHF · Enjoy income for life or a period of years · Partially avoid capital gains tax on appreciated property 	<ul style="list-style-type: none"> · Provide current gift to HHF · Give cash or property to your family in the future · Partially avoid capital gains tax on appreciated property 	<ul style="list-style-type: none"> · Provide future gift to HHF · Receive fixed income for life · Partially avoid capital gains tax on appreciated property
<ul style="list-style-type: none"> · Deed your property to HHF but retain the right to occupy and enjoy it during your lifetime 	<ul style="list-style-type: none"> · Transfer property to fund trust · Trust sells property. You incur no taxes. Trust provides you or your designee income for life or a term of years. · Upon your death, (or your designee's) HHF receives funds remaining in the trust 	<ul style="list-style-type: none"> · Transfer cash or property to fund a trust that makes a gift to HHF each year for a set number of years · Receive a charitable deduction for the present value of future gifts to HHF · Upon your death, your family receives the remainder at substantial tax savings 	<ul style="list-style-type: none"> · Transfer cash or appreciated property to HHF. · HHF pays you an income for the rest of your life.
<ul style="list-style-type: none"> · Immediate tax deduction · Lifetime use of property · May reduce estate taxes - value of gift will not be included in your estate · Heritage Society membership 	<ul style="list-style-type: none"> · Immediate tax deduction · Income for life or a number of years · Partially avoids capital gains taxes · May reduce estate taxes - value of gift will not be included in your estate · Heritage Society membership 	<ul style="list-style-type: none"> · Immediate tax deduction · Asset and appreciation passes to your family at reduced cost · May reduce estate taxes - value of gift will not be included in your estate · Heritage Society membership 	<ul style="list-style-type: none"> · Immediate tax deduction · Fixed income for life - a portion is tax free · Partial avoidance of capital gains taxes · May reduce estate taxes - value of gift will not be included in your estate · Heritage Society membership