



PLANNED GIVING FOR TODAY AND TOMORROW

Here are some of the easiest and most common ways to begin planning your legacy. For more information on these and other planned giving opportunities and help developing a charitable plan that meets your goals, contact Lynne Berry Vallely, Planned Giving Officer, at (256) 265-8077 or lynne.vallely@hhsys.org.

| Your Gift | Will/Bequest | Retirement Plan Assets 401(k), 403(b), IRA | Life Insurance Beneficiary at Death |
|----------------------|--|---|--|
| Your Goal | <ul style="list-style-type: none"> Maintain control of your assets during your lifetime with a gift to support HHF at your death | <ul style="list-style-type: none"> Continue withdrawing funds during lifetime Can change mind if situation warrants Satisfaction of knowing hard-earned money will benefit others Reduced taxes on your IRA required minimum distribution | <ul style="list-style-type: none"> Make a significant gift to HHF at your death Reduce estate tax |
| How it works | <ul style="list-style-type: none"> Designate HHF as a beneficiary of your estate by will, trust or other instrument Your legacy gift can be a specific asset, specific dollar amount, or a percentage of your estate | <ul style="list-style-type: none"> Name HHF as primary, partial or contingent beneficiary <p>OR</p> <ul style="list-style-type: none"> If you are age 70½ or older, you may also make a gift to HHF from your required minimum distribution | <ul style="list-style-type: none"> Name HHF as beneficiary of your life insurance policy |
| Your benefits | <ul style="list-style-type: none"> Simplest way to remember those you care about Flexible Revocable during your lifetime Charitable estate tax deduction | <ul style="list-style-type: none"> Use of benefits during lifetime Charitable estate tax deduction Dependents avoid ordinary income tax assessments on amount paid to HHF Reduce taxes you would otherwise pay when taking your required minimum distribution | <ul style="list-style-type: none"> Value of insurance policy avoids estate tax Make a significant gift Maintain ownership of policy Beneficiary designation is revocable |