



SAN DIEGO HOSPICE

and The Institute for Palliative Medicine

The Benefactors Society

Planned Giving at San Diego Hospice
and The Institute for Palliative Medicine

you

How to Give

Planned giving offers a number of ways for you to support San Diego Hospice and The Institute for Palliative Medicine (SDHIPM). Below is a description of the most common planned gift arrangements.



- **Bequest:** A bequest is a gift included in your will or trust. A bequest can be a specific monetary amount, a percentage of your trust or estate, a specific piece of property, or a percentage of the “residue” of your estate. The following is sample bequest language, which may be adapted by your legal counsel to fit your individual circumstances:

“I hereby give to San Diego Hospice Foundation, Federal Tax I.D. number 95-6336024, located at 4311 Third Avenue, San Diego, California, 92103, the sum of \$_____ or _____% of my estate, or property herein described, for the benefit of San Diego Hospice and The Institute for Palliative Medicine, to be used by its Board of Directors as it may deem advisable.”

- **Charitable Gift Annuity:** A charitable gift annuity is a simple agreement that exchanges a gift to SDHIPM for secure, guaranteed income for life. In addition to an immediate income tax deduction, a charitable gift annuity can also provide you with capital gains tax and estate tax advantages.

- **Charitable Remainder Trust:** A charitable remainder trust enables you to provide income for yourself and your loved ones, and also make a meaningful gift to SDHIPM. In addition, you would receive an income tax deduction in the year you create the trust.
- **Charitable Lead Trust:** Charitable lead trusts are often viewed as the opposite of charitable remainder trusts. A donor transfers property to the lead trust, which pays a percentage of the value of the trust assets, usually for a term of years, to SDHIPM. At the end of the trust term, the remaining assets in the trust and any growth it has realized are returned to you or passed to your heirs.
- **Testamentary Life-Income Gifts:** Charitable gift annuities, charitable remainder trusts, charitable lead trusts and other “life-income” gifts may be created through a testamentary provision in your will or trust. In this way, you can provide for your loved ones and benefit SDHIPM.

What to Give

One of the key benefits of planned gifts is that they can be funded in multiple ways. Although funding a planned gift with cash is the simplest method, planned gifts offer the flexibility to make your gift with assets that will deliver maximum benefits to you. Here’s how:

- **Appreciated Securities:** Make the same type of gift as if you had given cash, but use stocks, bonds, or mutual fund shares that cost you less than they are currently worth. Your deduction is based on market value, but you incur no capital gains liability on the transfer to us. It’s a valuable tax benefit, and we can work with your broker to make it easy.

- **IRA and Other Retirement Plan Assets:** The balance remaining in your retirement account after your death is often subject to double taxation if it passes to your heirs, taxed both as income and as an estate asset. The result is that up to 75% of the value may have to be paid toward taxes. By designating the remaining balance of your retirement account to SDHIPM and using other assets for gifts to your family, you can make a sizeable charitable contribution while still providing for your loved ones.
- **Real Estate:** You can give real estate outright, transfer it in a part sale/part gift arrangement, or use it to fund a life-income gift. You can even give your residence and reserve the right to continue to occupy it throughout your lifetime.
- **Life Insurance:** Gifts of life insurance can be made by either assigning ownership of your policy to SDHIPM or by naming us as a beneficiary of the policy. Life insurance is also a wealth replacement tool to help you make charitable gifts through your estate while also providing for your loved ones.

How can you get started?

- Contact our Director of Planned Giving at plannedgiving@sdhospice.org or 619-278- 6185 to learn more about our many planned giving options.
- Discuss your options with your legal, financial, or other qualified professional advisors.
- Visit our Planned Giving website at www.sdhospice.org/plannedgiving to find donor stories, an online gift calculator, and more information on planned gifts.

This information is not intended as professional tax or legal advice; San Diego Hospice and The Institute for Palliative Medicine encourage you to consult a qualified tax or legal advisor about your specific situation.



Frances Blair, volunteer and Benefactor, has helped to ensure the future of San Diego Hospice and The Institute for Palliative Medicine by including a gift to the organization in her estate plan.

Visit our Planned Giving website at www.sdhospice.org/plannedgiving where you will find donor stories, an online gift calculator, and more information on planned gifts.

You matter.™

Let us recognize you!

- I have included San Diego Hospice and The Institute for Palliative Medicine in my estate plans.
Please recognize me as a member of The Benefactors Society.

Name(s): _____

Address: _____

City/State/Zip: _____

Phone: _____

Email: _____

- I would like to be included in The Benefactors Society, but would prefer to be listed as anonymous.*

**Return to: The Office of Planned Giving
San Diego Hospice Foundation
4311 Third Avenue
San Diego, CA 92103**

*Although many of our donors are modest about us publicly recognizing their current and future gifts, please understand that allowing us to include your name helps our fund raising efforts by encouraging others to follow your example.

Your financial support makes you a partner in relieving pain and suffering for thousands of patients – and their loved ones – who count on San Diego Hospice and The Institute for Palliative Medicine to help them face serious illness or the end of life.

Your generosity is critical to sustaining our mission to prevent and relieve suffering.

The Benefactors Society was created to recognize and honor those who have included us in their estate plans. Offering attractive tax advantages, planned gifts assure the long-term future of San Diego Hospice and The Institute for Palliative Medicine.

We believe:

- No one should live in pain.
- No one should live in fear.
- No one should die feeling alone.
- Everyone deserves to be a *partner* in his or her care, not just a patient.
- Children deserve to have their grief honored and their lives celebrated.
- We are changing the way people face living, dying and death for the better.



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You matter.™

San Diego Hospice and The Institute for Palliative Medicine
4311 Third Avenue, San Diego, CA 92103
866-688-1600 toll-free 24 hours

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www.sdhospice.org/plannedgiving