



ABOUT THE LEGACY SOCIETY

Members of the Rochester Regional Health Legacy Society have expressed their commitment to Rochester Regional Health through a very special and important form of financial support.

These donors have named Rochester Regional Health as the beneficiary of a planned gift. Such gifts might include a bequest, gifts of retirement accounts, gifts of life insurance and/or charitable income gifts, such as charitable gift annuities, or charitable trusts.

Your commitment allows us to thank you and recognize you for the plans you have made, and it may inspire generosity in others.

The most important benefit you will receive from joining the Rochester Regional Health Legacy Society is the satisfaction derived from making a lasting contribution to our long-term success.

Because *Care* Matters

THE CAMPAIGN *for*
ROCHESTER REGIONAL HEALTH



**ROCHESTER
REGIONAL HEALTH**

FOUNDATIONS
330 Monroe Avenue, Suite 400
Rochester, NY 14607

585-922-4800
rochesterregional.plannedgiving.org

SUPPORT ROCHESTER REGIONAL HEALTH IN CREATIVE WAYS

1. GIFTS FROM YOUR WILL

A gift from your Will, otherwise known as a bequest, is a great way in which you can name Rochester Regional Health as part of your estate plans. With this gift intention, you are able to keep control of your assets during your lifetime. It is the most common planned gift because it is the simplest to implement.

2. GIFTS FROM YOUR IRA, 401(K) AND OTHER QUALIFIED RETIREMENT PLANS

With a little creativity, you can support Rochester Regional Health far into the future by naming us as a beneficiary of your qualifying retirement account. Your heirs may also avoid the potential of double taxation on these assets.

3. GIFTS OF LIFE INSURANCE

By naming Rochester Regional Health as a beneficiary of your policy or by transferring ownership of a paid-up life insurance to us, you can create a greater philanthropic impact than you might have thought possible.

4. GIFTS THAT PAY YOU INCOME

By creating a gift annuity at Rochester Regional Health, you can receive guaranteed fixed income payments for life while also receiving a tax deduction in the year that you make the gift. The yearly payments you receive is calculated based on your age. Up to two people can receive the payments.

A trust is another way to make a gift to Rochester Regional Health while creating dependable income for yourself or your family. You may be able to defer or eliminate capital gains tax by establishing a Charitable Remainder Trust (CRT). A CRT will provide you with a steady income stream and can be more beneficial than keeping an asset or selling it outright.



1. GIFTS FROM DONOR ADVISED FUNDS

Creating a donor-advised fund at your bank/financial institution or local community non-profit organization will allow you to recommend outright gifts to Rochester Regional Health to support what is most meaningful to you. There are no legal fees to create a donor advised fund. You can also name us as a beneficiary of the remainder of the fund.



2. GIFTS OF STOCK AND APPRECIATED SECURITIES

A gift of appreciated stock or securities can provide support to Rochester Regional Health while also providing you with important tax benefits. For stock that you've held for longer than one year, the full market value of the gift is deductible and no capital gains tax is due on the stock's appreciated value if given to Rochester Regional Health.

3. GIFTS FROM YOUR IRA

Making a gift from your IRA to Rochester Regional Health is an excellent way to make a gift during your lifetime from an asset that would otherwise be subject to taxation. You can make qualified charitable distributions from your IRA as soon as you turn 70 ½ years old. Best of all, when you turn 72 years of age and must, under a new law, begin taking your required minimum distribution (RMD), charitable gifts up to \$100,000 a year can be excluded from federal income-tax purposes and will count towards your RMD!



ROCHESTER
REGIONAL **HEALTH**