

Leave A Legacy for St. John's Circle of Care

As we look ahead to the future and the challenges it holds, we know that the generosity of those who assist us make all the difference in our success. We also want you to benefit from making a gift to St. John's Circle of Care. Of course, you have the satisfaction that comes from knowing you've made a difference in the lives of others. But in fact, the best gift plans also improve the donor's financial and tax situation, often immediately.

There are many ways that your philanthropic giving can blend with your own financial needs and tax planning. This brochure will allow you to explore the possibilities and opportunities for creative gift planning.

Benefits

- ◆ Current income tax deduction
- ◆ Avoidance of long-term capital gains tax
- ◆ Increase in income and effective rate of return
- ◆ Reduction in estate and gift taxes



The chart inside summarizes the benefits of some of the main types of charitable gifts. Just think about what you'd like to accomplish with your gifts and there is more than likely a way to do it! To design a gift that benefits St. John's Circle of Care and the people you care about most, we recommend that you obtain the professional advice of an attorney or financial planner who specializes in gift and estate planning. St. John's Circle of Care can, with you and your advisors, help you plan for tomorrow and receive maximum benefits today.

How to remember Us in Your Will

Many people have good intentions about giving to St. John's Circle of Care, but often never quite get around to it. Perhaps you've been considering a gift to us, but your cash flow prevents an outright gift.

Please consider the various deferred gifts outlined in this brochure. Keep in mind that one of the simplest ways for you to make a future contribution to St. John's Circle of Care is through your will.

Benefits

- ◆ Lets you provide for your family after your death
- ◆ Allows you to distribute your assets according to your wishes
- ◆ Saves on estate taxes with proper planning
- ◆ Lets you leave a legacy without giving up assets

A bequest in your will lets you pass any amount you wish to St. John's Circle of Care free of estate tax. You can give cash or specific property, a dollar amount or a percentage of your estate, with restrictions or without. Making a bequest to St. John's also makes you a member of our Legacy Society, **Friends of the Good Shepherd.**



Choose the Gift Option that Matches your Charitable Goals

Your Goal	Your Gift	How to Make your Gift	Benefits of your Gift
Make a quick and easy gift	Outright Gift	Donate cash or personal property	Immediate Tax Deduction; Avoid Capital Gains
Make a revocable gift within your lifetime	Living Trust	Name St. John's Circle of Care beneficiary of assets in a living trust	Control of Trust for lifetime; possible estate tax savings
Defer a gift until after your lifetime	Bequest in your Will	Name St. John's Circle of Care in your will	Your gift is exempt from federal estate taxes
Make a large gift with minimal cost to yourself	Life Insurance Gift	Give a policy with St. John's Circle of Care as owner and beneficiary	Current income tax deduction and possibly future deductions
Avoid twofold taxation on retirement plan assets	Retirement Plan Gift	Name St. Johns as the beneficiary of the remainder of the assets after your lifetime	Make the gift from the most highly taxed assets, leaving more for family; avoid income and estate tax
Avoid capital gains tax on the sale of real estate	Gift of Real Estate	Donate property to us or sell it to us at a very low price	Immediate tax deduction; avoid capital gains tax
Give your personal residence or farm while continuing to live there	Retained Life Estate	Designate St. John's Circle of Care as the owners, but retain occupancy	Charitable Income Tax Deduction and lifetime use of property
Secure a fixed income	Charitable Remainder Annuity Trust	Create a charitable trust that pays you a set income annually	Immediate income tax deduction; fixed income for life
Hedge against inflation over the long term	Charitable Remainder Unitrust	Create a trust that pays a percentage of the trust's assets, valued annually	Immediate tax deduction; annual lifetime income that has potential to increase
Supplement income with fixed annual payments	Charitable Gift Annuity	Create a contract with St. John's in which we make fixed annual payments to you	Current and future saving on taxes; fixed lifetime payments
Reduce gift and estate taxes on assets your pass to family	Charitable Lead Trust	Create a trust that pays income to St. Johns for set term and then passes to heirs	Reduce your taxable estate; keep your property within your family, often with reduced taxes