

# Emerson Hospital Gifts of Appreciated Securities, Bequests and Life Income Options

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*The information contained in this document is for general purposes only. We encourage you to speak with your attorney or financial advisor about which option is right for you and your family.*

## APPRECIATED SECURITIES

An outright gift of long-term appreciated securities (for instance, stocks or mutual fund shares held for more than a year) avoids capital gains taxes and, in most cases, allows you to claim a charitable income tax deduction equal to the market value of the securities. Gifts of appreciated securities are fully deductible up to 30% of your adjusted gross income and any unused deduction may be carried forward for five additional years.

- **Stock transfer** – Ask your banker or broker to call the Emerson Health Care Foundation Office at 978-287-3001 for transfer instructions and send the Foundation Office the following information: your name, broker name and number, stock name and number of shares (if known), and the designation of your gift.
- **Mutual fund shares** – Gifts can be made from mutual fund accounts to Emerson Health Care Foundation. Please contact your mutual fund manager for their specific instructions. This process may take several weeks to complete.

## BEQUESTS

Emerson continues to be shaped in significant ways by the legacies—large and small—of those who recognize the importance of having a strong community hospital. We hope you will consider joining this tradition and help to shape our future by making a bequest to Emerson.

If you plan to include Emerson in your estate plan, please consider informing us so that we have the opportunity to thank you personally for your expression of confidence. We would also like to recognize your commitment by including you as a member of the Casper Jenney Society.

**Your attorney can use the following language to add a codicil or appendix to your present will:**

- “I leave the sum of \$\_\_\_ to Emerson Health Care Foundation, Inc.”
- “I leave \_\_\_% of the remainder of my estate to Emerson Health Care Foundation, Inc.”
- “If XX is not living at my death, I direct that \$\_\_\_ or \_\_\_% of the remainder of my estate be distributed instead to Emerson Health Care Foundation, Inc.”

## GIFT ANNUITIES

With a charitable gift annuity, a donor may add income and tax benefits to their list of reasons for choosing to support Emerson Hospital. Gift annuities are a simple contractual arrangement whereby a donor makes a minimum gift of \$10,000 to Emerson Health Care Foundation and in return receives a lifetime, guaranteed income and an income tax charitable deduction. The rate of income is set at the time the gift is made and is calculated based upon the age of the one or two income beneficiaries (minimum age of 60).

### HERE IS A SAMPLING OF GIFT ANNUITY RATES:

Age(s) of Beneficiary(ies)	Annuity Rate
60	5%
70	5.7%
80	7.1%
70 & 70	5.2%
80 & 80	6.1%

To calculate the annuity payment, simply multiply the annuity rate by the size of your gift. For example, payments to an 80 year-old beneficiary for a \$10,000 gift would be \$710 per year, each year, for his or her lifetime.

## POOLED INCOME FUND

This fund is a gift vehicle through which you may contribute to the hospital and receive income for life for yourself and/or a beneficiary. Similar to mutual funds, this is a trust fund into which donors' contributions are pooled and invested. The check you or your beneficiary receives each quarter reflects your share of the fund's portfolio income. The minimum initial contribution to the Emerson Pooled Income Fund is \$10,000. Our fund is managed by State Street Global Advisors.

*For more information on these and other tax-advantaged giving options, please contact Jack Dresser, Vice President for Development, at 978-287-3081 or email [jdresser@emersonhosp.org](mailto:jdresser@emersonhosp.org).*