There are as many ways to give to *Lifeline to Tomorrow* as there are reasons for giving. Whether you make a gift of cash or securities outright, a pledge payable over three to five years, or a donation through your estate plan, your generosity will ensure the quality of healthcare that you've come to expect at Englewood Hospital and Medical Center for you, your family, and your community.

THERE ARE MANY WAYS TO GIVE.

The various ways to give described here are among the most often used by our donors, but we encourage you to call the Foundation to discuss these and other options more fully. Because Englewood Hospital and Medical Center Foundation is a tax-exempt 501(c)(3) organization, your gift entitles you to certain charitable tax benefits under the law.

Gifts of Cash

Most frequently, gifts are made in cash by check or credit card. In this case, the total amount of the gift may qualify for a charitable income tax deduction in the year the gift is made for up to 50 percent of your adjusted gross income. Any excess contribution may be carried over for up to five additional years until the full value is deducted.

Gifts of Securities

There are distinct tax advantages to donating appreciated securities such as stocks, bonds, or mutual funds. You incur no capital gains tax on the gift transfer, and you may earn a charitable tax deduction equal to 100 percent of the market value of the security on the date of the gift, up to a maximum of 30 percent of your adjusted gross income in the year of the gift. Again, any excess contribution may be carried over for up to five additional years until the full value is deducted.

Gifts of Closely Held Stock

A gift of stock in a closely held corporation with no readily available market requires an appraisal to determine the value of the gift. A charitable gift transfer to Englewood followed by a redemption of the stock by the closely held corporation provides a charitable tax deduction equal to the fair market value of the stock, limited to the 30 percent five-year rule.

Corporate Gifts

A corporation can make and deduct charitable gifts of up to ten percent of the corporation's taxable income per year.

Corporate Matching Gifts

Corporations often encourage employees to make charitable gifts by offering to match such gifts in varying amounts, sometimes in multiples of the original gift. If you or your spouse is employed by a matching gift corporation, you will receive recognition for the total value of the combined gifts, which may entitle you to one of the many campaign naming gift opportunities. Speak with your employer about this option and to obtain a matching gift form.

Gifts of Real Estate

If real estate you own has appreciated in value, a gift transfer of the property may be a worthwhile option for you. A qualified real estate appraisal is required to determine fair market value. You will incur no capital gains tax on the transfer, and the charitable tax deduction will be based on the property's fair market value on the date of the gift. If the property is your personal residence, you may wish to consider a gift in trust or a gift of the remainder interest, reserving the right for you and your spouse to live on the property throughout your lifetimes.

Gifts of Life Insurance

A gift of life insurance may enable you to make a significant gift and earn significant charitable tax benefits. Transferring a fully paid policy will yield a charitable tax deduction approximately equal to the policy's replacement value. If premiums remain to be paid, the value of the gift is slightly in excess of its cash surrender value. If you continue to pay the premiums, charitable income and gift tax deductions may be allowed. In order to qualify for the deduction, you must relinquish all incidents of ownership in the policy and irrevocably designate Englewood Hospital and Medical Center Foundation as the beneficiary.

PLANNED GIFTS

If you would like to make a significant gift to the campaign but wish to retain an income from the assets you transfer, you may wish to consider a life income gift. Charitable gift planning can also play a role in your estate planning.

Charitable life income trusts and gift annuities provide you with income and an immediate charitable gift tax deduction. The income provided by these plans may benefit you and other designated beneficiaries for life. On death, the remainder interest is distributed to Englewood Hospital and Medical Center Foundation.

Charitable Gift Annuities

A gift annuity is a simple, contractual agreement between you and the Foundation in which you transfer assets in exchange for the Foundation's promise to make payments to one or two annuitants for life. By donating through a gift annuity, you contract for a fixed payment for life for you, or yourself and another individual while making a charitable gift of the remainder interest to the Foundation. The benefits include a guaranteed fixed income that may be tax free in part, an immediate charitable tax deduction, possible estate tax savings, and, in the case of appreciated property, favorable tax treatment on the gain. The amount of the tax deduction depends on the amount of the gift, the age(s) of the annuitant(s) when the annuity is purchased, life expectancy, and whether the annuity is for one life or two.

Retirement and Pension Plans

You can designate Englewood Hospital and Medical Center Foundation as the beneficiary, co-beneficiary, or contingent beneficiary of your 401(k), 403(b), IRA, defined benefit plan, or other retirement plan. If your income is sufficient without need of the required distribution from your IRA, a gift of up to $100,000 made directly from your IRA to the Foundation ***in 2007 only*** may be considered a qualified distribution from your IRA for federal income tax purposes.

Charitable Remainder Trusts

Charitable remainder trusts are especially beneficial for those who hold highly appreciated, low-yield investments from which a higher return is desired. A charitable remainder trust provides income to you and/or your designated beneficiary for life or for a fixed term of years. You will receive current income and gift tax deductions based on the present value estimated to pass to Englewood Hospital and Medical Center Foundation at the end of the trust's term. Campaign gift recognition is equivalent to the present value of the gift. There are two types of charitable remainder trusts. An annuity trust provides an immediate income tax deduction and pays you a fixed income annually for life regardless of the trust's earnings. A unitrust provides a fixed percentage of income (not less than five percent) for life or a number of years (not to exceed 20). In the case of a unitrust, the trust pays a fixed percentage of the trust assets, which are valued annually. The unitrust also provides an immediate income tax deduction with annual income for life that has the potential to increase.

Charitable Lead Trusts

If you do not require all the income your investments provide to meet your needs, you may wish to consider a charitable lead trust. This trust provides income to the charity for your life or for a term of years. On death or expiration of the trust term, the income is paid to you or your heirs. The lead trust can be created as either a unitrust or an annuity trust and may provide you with charitable income and gift tax deductions for the value of the income paid to Englewood Hospital and Medical Center Foundation.

Lifeline to TOMORROW

Our Campaign for an Emergency Care Pavilion

The information provided in Ways of Giving is informational only and should not be construed as legal, accounting, or other professional advice. You may wish to consult your attorney, accountant, or other financial adviser in connection with making a gift to Englewood Hospital and Medical Center Foundation.