



## *Plant the Seeds of Opportunity*

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### *Methods of Giving*

To enable donors to give as generously as possible, gifts may be pledged over a five-year period. Gifts can be accepted from any source, in any form, providing there is no restriction or condition that is inconsistent with the purposes of the campaign or St. Mary's Medical Center Foundation.

**Pledges:** The simplest way to make a gift is to contribute cash. Checks should be made payable to St. Mary's Medical Center Foundation. A tax deduction may be taken in the year the gift is made. Often, pledges are paid through gifts of appreciated securities (see below).

**Corporate Matching Gifts:** Some corporations encourage employees to make charitable contributions by matching their gifts dollar-for-dollar, and sometimes as much as two or three dollars for every dollar given by employees. In all cases, corporate matching gifts will be encouraged and credited to the donor in the proportion designated by the matching arrangement.

**Gifts of Appreciated Securities:** For outright gifts of appreciated long-term securities, deduction is equal to the fair market value of the securities on the date the donor relinquishes control of the assets to St. Mary's Medical Center Foundation.

#### **Planned Gift Options:**

A donor may make a planned gift to the campaign by naming St. Mary's Medical Center as the beneficiary.

**Bequest:** You can designate a gift or portion of your estate to St. Mary's Medical Center Foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes.

**Charitable Remainder Unitrusts (CRUT) and Charitable Remainder Annuity Trusts (CRAT)** makes payments to the donor or another individual named by the donor for life or for a term of years. A CRAT pays a fixed amount. A CRUT pays a percentage of the trust principal as determined annually.

**Charitable Lead Trusts** transfer the trust assets to St. Mary's Medical Center for a designated period of time. At the end of that time, the assets are returned to the donor, his or her heirs, or any other persons designated.

**A Gift of Life Insurance** allows the donor to make a large gift with little up front cost. A donor may make a campaign gift of life insurance by naming The St. Mary's Medical Center Foundation the owner and irrevocable beneficiary of the policy.

**Gifts of Real Estate** may be given outright, serve as the corpus of a trust arrangement or -- in the case of a personal residence -- may be given with the right of lifetime tenancy by the donor.