

LIFE INCOME GIFTS

Life income gifts are smart and logical options for many donors because they allow you to make a substantial gift to Doylestown Health while providing you or your loved ones with new income. The benefits of funding the gift with highly appreciated assets include:

- » reducing and deferring capital gains tax,
- » receiving an income tax deduction,
- » and potentially generating more income than you would otherwise from the assets in your possession.

COMMON TYPES OF LIFE INCOME GIFTS

Life income gifts can be structured in different ways to meet your financial and charitable goals.

A **charitable gift annuity** is a contract between you and Doylestown Health. In exchange for your generous gift, which is re-invested, we agree to make a fixed annual payment for the lifetime of the one or two annuitants. Upon the passing of the annuitant(s), the remainder of the investment goes to Doylestown Health to use for our priority and capital needs. The rate of the annuity is determined by the age of the annuitant(s) at the time of the gift. You are entitled to an immediate income tax deduction, and a portion of the income you receive each year is tax-free.

A **charitable remainder trust** allows you to provide income for one or more beneficiaries for a term of years or for the lifetime of the beneficiaries. When the trust's term ends or the last income beneficiary dies, the remaining assets in the trust are available to support the mission of Doylestown Health. A charitable remainder trust can take two forms:

- » a **charitable remainder unitrust**, which provides a payment based on a percentage of the fair market value of the trust assets as determined annually;
- » or a **charitable remainder annuity trust**, which provides a fixed payment amount based on the starting valuation of the trust.

You are entitled to an immediate and sizable income tax deduction from either form.

Thank you for choosing to support Doylestown Health.

For more information about life income gifts, please contact Doylestown Health Foundation at 215.345.2009 or Gifts@DH.org. If you have already named Doylestown Health Foundation in your estate plans, please take a moment to notify us so that we may honor you as a member of our Cornerstone Society. Thank you!