

Incorporating Charitable Giving Into Your Estate Plan



If you're focused on providing for your family and their future, you may be overlooking opportunities to make significant gifts to charitable organizations that are near and dear to your heart. Through thoughtful gift planning, you can provide for your family's needs and create a charitable legacy by utilizing tax-saving deferred giving strategies. Here are a few ways you can support USC Verdugo Hills Hospital with planned gifts.

A gift in your will. You may find the flexibility of naming USC Verdugo Hills Hospital in your will or living trust appealing because you can change your mind at any time. And by leaving a percentage of your estate to the hospital, gifts to family members and other loved ones remain proportional no matter how your estate fluctuates over the years.

Retirement plan assets. Because these assets can be heavily taxed when left to family members, it can be a tax-savvy move to leave these assets to charity through beneficiary designations.

Life insurance. Life insurance policies that you may have established when your children were younger may no longer be needed as a safety net for their support. Leaving all or a portion of a life insurance policy to USC Verdugo Hills Hospital can make a big impact on our patients.

Gifts that pay you. Life income gifts that pay you and/or other designated beneficiaries an income for life, such as *charitable gift annuities* and *charitable remainder trusts* are also very good planned gift vehicles that provide for your family while making a legacy gift to your community hospital.

Appreciated assets. A gift of long-term appreciated assets can be advantageous to both you and USC Verdugo Hills Hospital. Examples of such assets include *publicly traded securities*, *real estate* and *personal property* (such as works of art, rare books and antiques). These types of gifts help donors avoid capital gains tax on the appreciated value of the asset.

We're happy to have a conversation about these and other ways to give a gift that might best fit your personal situation.

**USC Verdugo Hills
Hospital Foundation**

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