

Gifts that will benefit Navicent Health in the Future

- **Bequest in Will**

Consider a gift to Navicent Health Foundation as part of your estate planning.

- If you would like to include the Navicent Health Foundation in your will, you may use this suggested language:

I give, devise and bequeath to the Navicent Health Foundation, a non-profit corporation duly existing under the laws of the state of Georgia and located in Macon, Bibb County, Georgia, _____% of estate or \$_____ upon my death.

- **Insurance Gifts**

A life insurance policy (particularly a paid up one) that has outlasted its original purpose is a wonderful gift. Navicent Health needs to be the owner and beneficiary for you to get a deduction for the gift, but naming us as the beneficiary is still a great option if you chose not to make us the owner and beneficiary.

- **Gifts of Remainder Interest in Retirement Plans**

Making the Navicent Health Foundation the remainder beneficiary of your retirement plan(s) (IRA, 401(k), 403(b) pension or other tax-deferred plan) is a very tax-wise method to benefit the hospital.

- **Reserved Life Estate in Real Estate**

You can give certain types of real estate to the Navicent Health Foundation and reserve the use of the real estate for the balance of your life(ves) and receive a current income tax charitable deduction for the value of the remainder interest of the real estate.

Life Income Gifts - Gifts that pay income to you currently with remainder to Navicent Health

- **Charitable Gift Annuity**

You transfer assets (typically cash, stocks or bonds) to a Community Foundation or similar organization that issues Charitable Gift Annuities. The annuity will pay a fixed amount for the rest of your life and possibly another and the remaining balance will go to the Navicent Health Foundation after the last income beneficiary(ies) pass away. You will get a charitable income tax deduction for the remainder interest of the annuity when the annuity is established as well as avoiding or deferring taxes on capital gains on the assets after they are sold.

- **Charitable Remainder Trust (Unitrust (CRUT) and Annuity Trust (CRAT))**

You establish a charitable trust and then transfer assets (typically cash, stocks or bonds) to the trust. The trust will then pay a variable amount (CRUT) or a fixed amount (CRAT) for the rest of your life and possibly another and the remaining balance will go to the Navicent Health Foundation after the trust terminates (usually after the income beneficiary(ies) pass away). You will get a charitable income tax deduction for the remainder interest of the trust when the trust is funded as well as avoiding taxes on any capital gains on the assets.

Please call 478-633-4483 if you would like more information about these giving opportunities. As a member of the Heritage Circle, you are providing the gifts of continued healthcare excellence, medical education and medical research to your community.