

legacy now

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SUSQUEHANNA
HEALTH FOUNDATION

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Real-time Giving From Your IRA

Increasingly, many eligible supporters are turning to Qualified Charitable Distributions (QCDs) to support Susquehanna Health Foundation, like hometown hall-of-famer, Frank Girardi. Frank and his wife, Lynne, are recurring QCD donors to the Foundation who shared their reason for giving:

“When we make charitable donations, we use a QCD. We were never aware that QCDs existed until our financial advisor informed us. It is easy and efficient. We would recommend that you consider using it for future donations. UPMC has made a profound impact on so many, and will continue to maintain its outstanding service.”

If you are 70.5 or older, you are eligible to create a QCD (also known as a charitable IRA rollover). QCDs are tax-advantageous gifts distributed from your IRA and make an immediate impact on our mission. Here are a couple of reasons to consider this form of giving:

You can gain favorable tax benefits: When you withdraw funds from your IRA, your taxes typically increase; however, donating money directly to the Foundation from your IRA allows you to give tax-free, whether you itemize deductions or not.

You can fulfill a Required Minimum Distribution (RMD): One of the great benefits of a QCD is that it can fulfill an RMD without counting toward your taxable income, meaning you can avoid a tax penalty! Contact a tax advisor to determine what your RMD may be.

Because of our partnership with FreeWill, we invite you to access this secure online resource to learn more about QCDs and begin your gift planning — our tax information will populate and instructions will be clear and easy to follow.

Scan the QR code or visit FreeWill.com/QCD/SHF to get started.

Scan me



DONATE STOCK IN MINUTES

Even in a declining market, stock giving can still be a smart choice.

Our partnership with FreeWill allows you to learn about the benefits of donating **appreciated stock at no cost to you.**

Ready to get started? FreeWill can guide you through the process quickly and easily, or reach out to your broker today.

Visit FreeWill.com/Stocks/SHF to begin.

A Young Family's Legacy

Why Create a Legacy?

Donors of Susquehanna Health Foundation often create legacy gifts in their estate plans to support the health and well-being of our communities, for years to come.

That was the case for David Gemberling, a 34-year-old new dad. Following the birth of his daughter, Harper, David began to consider the security that a will could bring to his family, including his wife, Chelsey, if the unthinkable were to occur.

David created his first will and decided to include Susquehanna Health Foundation as a beneficiary to support future generations of patients.

A Sunbury native and dietary manager at UPMC Muncy, David's role intertwines health care and hospitality, inspiring him to share not only his talents and abilities but also his resources with those in his community.

"The Foundation is built on solid principles," he says. "It's very transparent, and you know where your donations are going. People don't always like to give [to charity] because they don't know where their money is going. I love the fact that the Foundation allows you to pick exactly where your donation will go."



As a result of his generosity, David is now a member of the Legacy Society. David was the first UPMC in North Central Pa. employee to take advantage of FreeWill to create his estate plan and legacy gift, which allowed him to easily make a legally binding will at no cost.

A Service For You From SHF

Creating a legacy gift is easier than ever thanks to our partnership with FreeWill. Using their self-help, online estate planning service, you can write a legal will in 20 minutes or less, for free. Self-help services might not be right for everyone, and FreeWill can be used to create a list of documented wishes if you'd prefer to finalize your plans with a local attorney. If you've never considered estate planning before, we hope it can serve as an easy way to learn more, get started, and make your mark.

Scan the QR code or visit
FreeWill.com/SHF
to create your legacy.



CGA: The Gift That Pays You Back

A **charitable gift annuity** (CGA) is a flexible way to make a gift to Susquehanna Health Foundation while providing you and/or your family with fixed income for life. The gift annuity is an agreement between you and the Foundation that can be funded with cash or marketable securities.

There are two types of gift annuities: immediate and deferred. Both types provide you with the following benefits:

- A quarterly income payment that is fixed and not affected by market fluctuation.
- An income tax deduction in the year you establish the annuity for the gift portion.

- A portion of your annuity income that is free of federal income tax.

- The ability to eliminate capital gains tax when you donate long-term appreciated assets.

The deferred annuity allows you to select when you begin receiving payments. You still receive the charitable tax deduction in the year that you establish the annuity. Since you defer the payment until a future date, the deferred annuity can have a higher payout rate than an immediate annuity.

The most important benefit you receive from establishing a charitable gift annuity is the impact you will have by helping UPMC in North Central Pa. continue to provide life-changing care for years to come.

How Charitable Gift Annuities Work

- 1) You make a gift of cash or marketable securities. We invest it to support local health care for the long term.
- 2) You receive an income tax deduction that year and ongoing fixed payments for the life of the contract.
- 3) At the end of the lives covered in the agreement, the remainder of your gift supports the original intent of your donation.

SUSQUEHANNA HEALTH FOUNDATION

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To learn more or for questions, please connect with one of our staff members.



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Susquehanna Health Foundation (SHF) has partnered with FreeWill.com to offer its services for the benefit of SHF donors and community members, with a possible additional benefit to UPMC in North Central Pa. FreeWill is an independent, for-profit company that is not owned or operated by UPMC.