



 **ST. BARNABAS CHARITIES**

**PLANNED GIVING**

**SAVE MONEY \$ MAKE MONEY**



## How much experience does St. Barnabas have with planned giving?

St. Barnabas Charities manages millions of dollars in Gift Annuities that have paid hundreds of thousands of dollars in annual benefits and have saved donors thousands in tax deductions.

St. Barnabas Charities also manages millions of dollars in Charitable Remainder Annuity Trusts.

Our goal is to maximize your benefits as well as the benefits to the St. Barnabas Charities, and ultimately to our many patients and residents.



**ST. BARNABAS CHARITIES**

5850 Meridian Road, Gibsonia, PA 15044

724-625-3770

[StBarnabasCharities.com](http://StBarnabasCharities.com)

**Planned giving can help you save money, make money or both**

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**Why should I consider a planned gift to St. Barnabas Charities?**

Planned giving is a very personal and unique experience that depends upon the donor's individual circumstances. We can show you a variety of planned gifts and introduce you to donors who will share how planned giving has benefited them.

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**Our professional and knowledgeable staff is ready to discuss your options**

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**What can be gifted?**

Planned Gifts have included cash, appreciated closely held stock, real estate that was passed down through generations and appreciated equity investments in publicly traded companies.



## What is planned giving?

A “Planned Gift” is when a donor decides to make a gift in cash or other property. Planned gifts can include:

- Securities
- Business Interests
- Cash
- Life insurance
- Real estate
- Retirement plans

## What are the benefits?

- Income Tax Reduction
- Capital Gains Tax Avoidance
- Guaranteed Income

Benefits include an income tax reduction, avoidance of the capital gains tax, a steady stream of income and support of St. Barnabas Charities in our steadfast mission to care for those in need of quality healthcare regardless of their ability to pay.



## What are planned gifts called?

The most commonly utilized planned gift is the bequest of property through a person’s final will. Other more popular types include:

### Charitable Gift Annuity (CGA)

A gift where a donor transfers cash or property to St. Barnabas in exchange for a partial tax deduction and a lifetime stream of annual income. As with any other lifetime annuity, when the beneficiary dies, the annuity payments stop and St. Barnabas retains the remaining funds.

### Charitable Remainder Annuity Trust (CRAT)

A Charitable Remainder Annuity Trust will provide a fixed payment to you and/or your loved ones for life or for a specific number of years. The size of the payment is determined at the time the gift is made. Under a CRAT, the payments continue for the specified term (even if the donor dies) to the beneficiaries named in the trust. A portion of the gift will be provided to St. Barnabas.

### Charitable Remainder Unitrust (CRUT)

An irrevocable trust that has two primary characteristics:

- (1) Once established, a CRUT distributes a fixed percentage of the value of its assets to you or your loved ones.
- (2) At the end of a specified time (usually when the donor dies), the remaining balance is distributed to St. Barnabas.

### Retained Life Estate

A Life Estate is an arrangement to transfer property automatically to St. Barnabas at the time of death. It is important to understand that a Life Estate is a form of co-ownership. Both parties have real interests in the property, but unlike other forms of co-ownership, the co-owners do not have rights to the property at the same time. Instead, their interests are stacked in time, with the donor having a right to current possession of the property. St. Barnabas’ interest does not begin until the death of the donor.

### Testamentary Life Income

You can fund a Charitable Gift Annuity, Charitable Remainder Annuity Trust, Charitable Remainder Unitrust or Retained Life Estate through your will. While these gift plans will not generate tax savings during your lifetime, they may reduce estate taxes and provide income for a loved one.

**Call St. Barnabas Charities Today**

**724-625-3770**

**StBarnabasCharities.com**