Giving Back, Getting Something in Return

When Cynthia and William Wang moved to Pasadena a decade ago, they were eager to become involved in their new community. “We thought the most important thing is the hospital,” Cynthia says, “and we got involved there first.”

The Wangs established the first of several charitable gift annuities with the hospital in 2007. Since then, they have created two additional gift annuities and have provided annual cash contributions. While their early support was designated toward expansion of the hospital’s Nan and Howard Schow Emergency & Trauma Center, they have most recently provided unrestricted funds —to be used wherever they are needed most.

“Gift annuities are one of the best ways to get involved,” Bill says. “They provide beneficial financial support to us during our lives and after that, the principal goes to the hospital. You give something and you get something back.”

The gift annuity vehicle, the Wangs note, allows them to provide greater financial support than would otherwise be possible. “We think it’s especially important to invest in the hospital as we age,” Cynthia adds. “It’s comforting to know it will be there to take good care of us.”

The couple’s support extends beyond their personal financial contributions. They have also introduced friends to planned giving at the hospital. “We’re very glad they’ve become involved and we hope to introduce more people in the future,” says Bill. “It makes us feel good to be involved.”
Certainty in an Uncertain World

The gift that gives something back

Today, more than ever, Americans appreciate charitable giving options and investment vehicles that are reliable, solid and stable. As economic progress—and the stock market’s trajectory—remain uneven, many people are returning to an old standard: the charitable gift annuity. It’s a classic philanthropic vehicle that’s flexible, reliable—and helps both the donor and the charitable recipient.

The charitable gift annuity combines several attractive features. This thoughtful gift vehicle allows you to support Huntington Memorial Hospital and receive retirement income. It also offers attractive income tax savings. As a result, a gift annuity may help meet your charitable, estate planning and financial goals.

I encourage you to take a few moments to read about this gift planning strategy and consider how it might work for you. Is it the reliable vehicle you’re looking for in an uncertain economic environment? If so, please don’t hesitate to contact me for more information, and be sure to ask for our complimentary brochure, Planning with Gift Annuities—How to do More for Yourself and Charity. As always, thank you for considering Huntington Hospital in your philanthropic planning.

Sincerely yours,

J A C K  B R I C K S O N   |   D i r e c t o r ,  P l a n n e d  G i v i n g

Reliable, Lifetime Income in Exchange for Your Gift

A n important question often emerges for philanthropically minded individuals: Can I make a charitable gift even though my retirement needs are still a top priority? The charitable gift annuity can make it possible to answer this question with a confident “yes.”

How the charitable gift annuity works

Unique among its planned gift counterparts, the charitable gift annuity creates an exchange. In the simplest terms, under an agreement between you and Huntington Memorial Hospital, we contractually agree to pay you a fixed, lifetime income in exchange for your gift. The income amount depends on your age at the time you create the gift annuity, as well as the gift amount and the payment start date. Making a larger gift or deferring the start of payments will result in a higher annual payment.

Example: Rennie, age 80, has $20,000 in a CD that is ready to mature. He would like to make a gift to Huntington Hospital and continue to protect his retirement. He decides to use some of his funds to set up a $10,000 charitable gift annuity at the hospital. In exchange for his gift, he will receive annual payments of $680 for the rest of his life, a portion of which will be tax-free. He can use the payments in any way he chooses, from rebuilding his savings over time to meeting personal needs. His gift also qualifies for a tax deduction of $5,006.*

*All examples for illustrative purposes, based on an AFR of 2.2% and an annual payment.
A flexible, customizable gift option
The charitable gift annuity provides significant and flexible benefits, making it attractive for individuals with diverse philanthropic goals and financial needs. Its benefits include the ability to:

Defer payments
This is especially attractive if you’re still in the midst of your career. It’s a way to give now, enjoy an income tax deduction, and receive an additional, reliable fixed income stream once you retire.

Cover one or two people
If two people are covered under the gift annuity, payments continue as long as either one of them is alive.

Provide income for someone else
Even if you’re not the person receiving annuity payments, you still benefit from the tax deduction.

CURRENT RATES

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Annuity rates are subject to change. Once your gift is made, the annuity rate remains fixed.

QUESTIONS WORTH CONSIDERING
Trying to determine whether a charitable gift annuity is the right option for you in supporting Huntington Hospital? Let’s explore a few questions you may have.

Is a charitable gift annuity easy to set up?
Yes. This gift plan is a contractual agreement between you and Huntington Hospital, and we do the work. We prepare all the needed paperwork for you to review with your advisor(s). Then, once the agreement is finalized and you make your gift, annuity payments begin under the terms of the agreement.

How does the tax deduction work?
Your gift is eligible for an itemized income tax deduction. A charitable gift annuity is part gift and part annuity, and the amount of the deduction is based on the gift portion. (We would be pleased to provide an illustration that shows your projected deduction based on gift specifics.)

Will the payment amount fluctuate?
No. The payment amount remains the same for the lifetime of the person receiving payments. For a two-person gift annuity, payments remain the same and continue for as long as either person is alive.

What if I want to change the gift annuity amount?
It is not possible to change the amount once the agreement is in place. However, it is possible to create additional charitable gift annuities.

LEGAL GIFT SOCIETY
Through our Legacy Gift Society, we recognize those who provide for Huntington Memorial Hospital through charitable gift annuities, bequests and other estate gifts. Members are recognized during their lifetimes and in perpetuity. We encourage you to join with other members of the Legacy Gift Society to support care for future generations at Huntington Hospital. Visit www.HuntingtonHospital.com/giftplanning for additional information.
Your help makes a difference

Huntington Hospital Senior Care Network is an innovative program that helps seniors maintain health and independence. A generous bequest from Margaret Bundy Scott allowed the hospital to create the program. Today, many other gifts—including those provided via charitable gift annuities—also help support its work. Celebrating its 30th anniversary this year, the nationally recognized program provides important support services for older adults, adults with disabilities, and their families and caregivers.

WORTHY OF YOUR SUPPORT

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ACTIONS YOU CAN TAKE TODAY

Return the attached response card to request our FREE gift annuity brochure.

Visit www.HuntingtonHospital.com/giftplanning to learn more about gift annuities and other gift planning options.

Contact us by phone at (626) 397-3241 if you need answers to any questions regarding legacy planning.

Email jack.brickson@huntingtonhospital.com to request a copy of the free brochure or a personalized gift annuity illustration.

This newsletter is intended to provide general information, not legal or tax advice about specific situations or problems. Be sure to consult your tax and financial advisors when considering any planned gift.