



What is Planned Giving?

As the term implies, this type of giving requires careful consideration, but perhaps the most important element is a heartfelt commitment to a cause.

There is no minimum contribution amount required to qualify; planned giving is accessible to anyone, regardless of their income.

Essentially, planned giving allows donors to make larger gifts than they would typically make from their discretionary income.

Planned giving language may sound slightly intimidating, but once you understand the basics, you'll discover exciting opportunities to help our residents, to solidify Wesbury's future, and to leave a legacy of your generosity for years to come.



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A copy of the official registration and financial information may be obtained from the Pennsylvania Department of State by calling toll-free within PA 1-800-732-0999. Registration does not imply endorsement.



Wesbury and Legacy Giving

*Planning Today,
Caring for Tomorrow*



If YOU...

- are passionate about seniors receiving the care, dignity, and respect they need and deserve;
- are familiar with Wesbury's excellence in fulfilling these needs;
- are interested in supporting our cause by giving to Wesbury's Benevolent Care Fund; and
- would like to maximize your philanthropic impact, without depleting your income, and receive possible tax benefits

Then...

**We invite you to consider a
Planned Gift to Wesbury.**

What Planned Giving Vehicles Does Wesbury Encourage?

Bequests

- A financial gift that is given through a will
- May be in the form of cash, bank accounts, stocks/bonds, retirement plans, personal property*, or real estate*
- Could qualify for an estate tax charitable deduction
- Common and simple to prepare.
- Does not affect your everyday cash flow
- Can donate a fixed amount, a percentage, or the remainder of your estate
- Easily add Wesbury as a beneficiary without changing your entire will – ask your attorney about a codicil amendment

Living/Revocable Trust

- An estate planning tool that you manage during your lifetime and use to leave financial property when you pass away
- Open the trust vehicle while still living
- Not subject to will probate proceedings - ensure specific assets are promptly sent to your chosen beneficiary
- Unlike a will, a living trust is not public record, so financial affairs remain private
- Can be in the form of cash, bank accounts, stocks/bonds, real estate,* or other investments
- May be modified during grantor's lifetime

IRA Charitable Rollovers (Qualified Charitable Distribution)

- Avoid paying tax on a distribution by rolling it over directly as a charitable donation.
- Must be 70 ½ or older at time of distribution

- Distribution amount may be the minimum required distribution or any other amount up to a maximum amount of \$100,000 per year, per individual
- Distribution is tax free for the donor and the charitable organization
- Avoids high tax rates often incurred by estate heirs
- May lower donor tax bracket

IRA Charitable Bequests

- Widely regarded as most optimal charitable inheritance asset
- Avoids estate tax as well as income tax (when the beneficiary inherits)
- Avoids beneficiaries paying tax on distributions by naming Wesbury as beneficiary
- Can use any percentage (1% - 100%)

Stock Gifts

- Easy to transfer ownership
- Must own stocks for at least one year before donating
- Gift appreciated stocks to Wesbury (especially those offering low dividends) and avoid capital gains taxes

Life Insurance

- Deferred gift: Designate Wesbury as the beneficiary of a permanent policy.
- Immediate gift: Cash in or change ownership of an existing life insurance policy, or open a new policy in Wesbury's name, with Wesbury as the beneficiary



Moving Forward

Please consult with your financial advisor, legal representative, and/or insurance professional to ensure that your planned giving vehicles serve your best interests and are in accordance with sound financial/legal practices. The information presented in this document is accurate to the best of our knowledge at the time of document preparation. However, nothing in it should be construed as legally-binding. It is intended only as an overview of possible planned giving opportunities.

If you would like to discuss giving to Wesbury, please contact Rhonda Thomas at 814-332-9264 or rthomas@wesbury.com. She will be happy to personally assist you or direct your questions to a member of Wesbury's financial team.

*You can leave a legacy of
compassionate care by remembering
Wesbury in your Will.*

* Wesbury reserves the right to decline gifts of real estate or personal property. Please consult with the Foundation Office before making Wesbury the beneficiary of these assets.