



AN INTRODUCTION TO GIFT PLANNING STRATEGIES

Create a legacy  
of healing.

EMORY  
HEALTHCARE



## EMORY HEALTHCARE TRANSFORMS LIVES EVERY DAY.

### Emory Healthcare is not only the largest health care system in Georgia but also a global leader

in addressing some of the most pressing health crises in recent history, including COVID-19, Ebola, and HIV. Focused on care and part of an academic medical center, Emory Healthcare has been dedicated to improving lives and providing hope for patients and their families for more than a century.

I invite you to make a planned gift today to establish your own legacy of healing. Your philanthropic support increases our capacity to serve humanity and upholds our mission to improve the health of individuals and communities in Georgia and throughout the world.

Whether your gift supports patient care, innovative research, state-of-the-art facilities, or our centers and programs, including Emory Healthcare in your estate plans is a powerful way to help create a healthier future for us all.

Thank you,

### Jonathan S. Lewin, MD

President, CEO, and Chairman of the Board, Emory Healthcare  
Executive Vice President for Health Affairs, Emory University  
Executive Director, Woodruff Health Sciences Center

## Join the 1836 Society.



In 1836, a college that would one day become one of the nation's premier institutions of higher learning, research, and health care was founded. Today, the 1836 Society honors the legacy of Emory's founders by recognizing individuals whose dedication and wise planning will strengthen Emory Healthcare for generations to come.

We invite you to become a member of the 1836 Society by creating your legacy through a gift from your estate. The generosity of 1836 Society members is evident throughout Emory. It has expanded excellence in health care, funded research, secured leading-edge technology, and endowed leadership positions and program support.

"At Emory, I have found a spirit of excellence that I have not seen anywhere else. That spirit is very much alive at Emory Healthcare. Because I want to help transform health care for the benefit of patients, my bequest will support nursing education programs at Emory Healthcare and the nursing school."

### Susan Shapiro

Associate Dean for Clinical and  
Community Partnerships, retired  
Nell Hodgson Woodruff School  
of Nursing  
Atlanta, Georgia





**EMORY HEALTHCARE**, part of Emory University, is the most extensive health care system in Georgia. We are made up of 11 hospitals, the Emory Clinic, and more than 250 provider locations.

- Emory University Hospital
- Emory Saint Joseph's Hospital
- Emory University Hospital Midtown
- Emory Johns Creek Hospital
- Emory University Orthopaedics & Spine Hospital
- Emory Decatur Hospital
- Emory Hillandale Hospital
- Emory University Hospital at Wesley Woods
- Emory Long-Term Acute Care
- Emory Rehabilitation Hospital
- Emory University Hospital Smyrna

Coc was a tireless volunteer and loyal supporter of Crawford Long Hospital (now Emory Midtown). Henson began wheeling the candy and magazine cart into patient rooms in 1967 before overseeing the gift shop and organizing dozens of fundraisers. Henson's **generous spirit and quiet leadership** lives on through her legacy gift to Emory Midtown.

**Adeline "Coc" Henson**

Crawford Long Hospital Auxiliary Volunteer, deceased



# Invest in what matters to you.

## PATIENT CARE

High-quality health care provided in a safe, patient-centered environment is the foundation of Emory Healthcare's mission. Our patients also benefit from the expertise of specialists affiliated with a major, nationally recognized academic medical center.

## RESEARCH

Through innovative research and a variety of clinical trials, Emory Healthcare is doing more than practicing medicine—we are developing new and better ways to prevent and treat disease.

## CAPITAL

Investing in capital projects enables Emory Healthcare to remain at the leading edge of medicine. Your gift will make our infrastructure, systems, equipment, and facilities more efficient and effective for the patients we serve.

## PROGRAMS

Support for Emory Healthcare's innovative centers and programs will benefit patients and families looking for answers and help us address critical health care needs in our communities.

## UNRESTRICTED SUPPORT

By making an unrestricted estate gift, you provide funding that allows Emory Healthcare to address its greatest priorities at the time your legacy gift is realized. Unrestricted funding helps Emory Healthcare cover unforeseen needs and invest in new opportunities.

## GIFT PLANNING:

# We Make It Easy.

Emory Healthcare depends upon the goodwill of patients and friends who share our vision to continue to strengthen and advance our programs and services. There are many ways to make an impact in the area that is important to you. We understand that the process of planning your estate can seem overwhelming, but it needn't be difficult. Planning typically involves qualified and trusted professionals, such as your attorney and financial adviser as well as the dedicated staff in the Emory Office of Gift Planning.

Our gift planning team has the experience to work with you and your advisers to help direct a plan that meets your financial and philanthropic goals. Gift planning can even provide an opportunity to stretch beyond what you think is possible.

The following pages will give you an overview of your options. We are happy to answer your questions and provide more information on supporting your individual interests.

**Whatever the size of your estate, it is important to have a plan.**

## CONTACT US

### Office of Gift Planning

1762 Clifton Road NE  
Suite 1150  
Atlanta, Georgia 30322

404.727.8875  
[giftplanning@emoryhealthcare.org](mailto:giftplanning@emoryhealthcare.org)

Emory's tax identification number is 58-0566256.

"Our interest over the years has been to support community hospitals and, in particular, DeKalb Medical Center/Emory Decatur Hospital and its staff, physicians, and volunteers. Our bequest to Emory Healthcare is directed to Emory Decatur Hospital Emergency Services so that the hospital can continue to provide outstanding health care to the community it serves."

### Barbara and John R. "Jack" Gerlach

President and CEO of  
DeKalb Medical Center, retired  
Tucker, Georgia



## WAYS TO GIVE

# Bequests

By naming Emory Healthcare as a beneficiary of your estate, you are investing in a legacy of breakthrough research and patient-centered care.

When you make a bequest to Emory, you continue to control your assets during your lifetime so that you make sure your current needs are met. You can modify your bequest if your circumstances change. A well-designed plan can result in lower estate tax, allowing you to leave more for loved ones.

**If you already have included Emory Healthcare in your estate plans, please let us know.** We would like to thank you and welcome you into the 1836 Society. Sharing your plans does not obligate you or your estate in any way; it simply helps us understand your intentions and make sure your gift is ultimately directed and used as you intend.

## SAMPLE BEQUEST LANGUAGE

"I hereby give, devise, and bequeath to Emory University/ Emory Healthcare, a 501(c)(3) tax-exempt entity in Atlanta, Georgia, the sum of \$\_\_\_\_ (or \_\_\_\_ percent of my net estate, or the following described property, or the rest and residue of my estate after payment of the foregoing bequests), for the benefit of Emory Healthcare for its general purposes."

For restricted gifts or gifts supporting a specific purpose, please contact the Office of Gift Planning for recommended language. Alternatively, our gift agreement document can capture these specific designations.

"When I learned about the Transitional Care Clinic planned for Emory Decatur, I immediately wanted to be part of it. Making sure hospital patients get the follow up care they need after being discharged is so critical, and I hope to help get this program established as a volunteer and donor. Knowing my estate will provide additional support later on makes me very happy!"

### Julie Childs

Former DeKalb Medical  
Foundation Board Member

Estate Planning Attorney,  
retired

Decatur, Georgia



## WAYS TO GIVE

# Retirement plans

Naming Emory Healthcare as a beneficiary of your IRA or other qualified retirement plan is a tax-effective way to fulfill your philanthropic goals. At your death, the assets held in your retirement plan may be subject to both estate and income taxes, reducing the value received by your heirs. Because of Emory's tax-exempt status, these gifts avoid both potential taxes.

The process of naming Emory Healthcare a beneficiary of your retirement plan is simple. Contact your plan administrator and complete a beneficiary designation form, including a spousal waiver if needed. In some cases, you may be able to complete the form online. This quick change is an easy way for you to make a meaningful impact on the future of health care.

## ||| A SIMPLE WAY TO MAKE A TAX-WISE GIFT

"I designate that upon my death (or the death of my spouse), \$\_\_\_ or \_\_\_% of my IRA (or other qualified retirement plan) account be distributed to Emory University/Emory Healthcare, a 501(c)(3) tax-exempt entity in Atlanta, Georgia, for the benefit of Emory Healthcare."

For restricted gifts or gifts supporting a specific purpose, please contact the Office of Gift Planning for recommended language.

## WAYS TO GIVE

# IRA charitable rollover

The IRA charitable rollover is a simple and tax-effective way to support Emory Healthcare.

- If you are 70½ or older, you can give up to \$100,000 each year directly from your IRA to non-profit organizations such as Emory Healthcare.
- The transfer generates neither taxable income nor a tax deduction, so you still benefit even if you do not itemize your tax deductions.
- When you reach age 72, your IRA charitable rollover gift can satisfy all or part of your required minimum distribution for the year.
- The transfer may be made in addition to any other charitable giving you have planned.

To initiate a gift, instruct your IRA administrator to transfer funds directly to Emory. Emory's Office of Gift Planning will answer your questions and provide instructions for completing your gift.



## WAYS TO GIVE

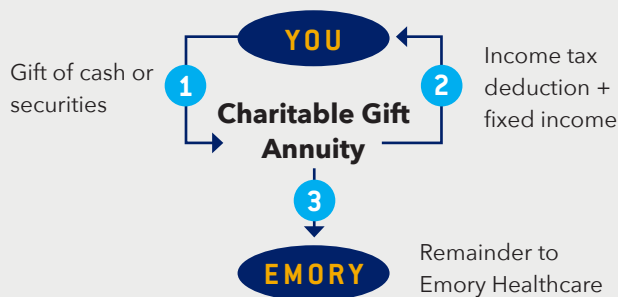
# Charitable gift annuities

Charitable gift annuities are simple contracts between you and Emory that provide you, and a second individual if you choose, income for the rest of your life and direct future support to the programs at Emory Healthcare that are most meaningful to you. A gift annuity can be established with a minimum of \$10,000 and funded with cash or appreciated securities. These agreements do not need to be drafted by an attorney but rather are set up with the help of experts in the Office of Gift Planning.

The amount of the annual annuity payments depends on the age or ages of the income beneficiaries. Payments can start right away or be deferred to a future time—at age 65 or at retirement, for example. You receive a charitable income tax deduction in the year the gift annuity is established, and a portion of the annuity payments may be tax free. You can feel confident that your income stream will continue for life as it is secured by all of Emory's assets.

Funds remaining in the gift annuity at the death of the final income beneficiary are distributed to Emory Healthcare as you specified when the annuity was established.

## HOW IT WORKS



- 1 You transfer cash or securities to Emory.
- 2 You receive an income tax deduction and may avoid capital gains tax. Emory pays a fixed amount each year to you or someone you name for life. Typically, a portion of these payments is tax free.
- 3 At the death of the last income beneficiary, the remaining principal passes to Emory Healthcare as you have specified.

## WAYS TO GIVE

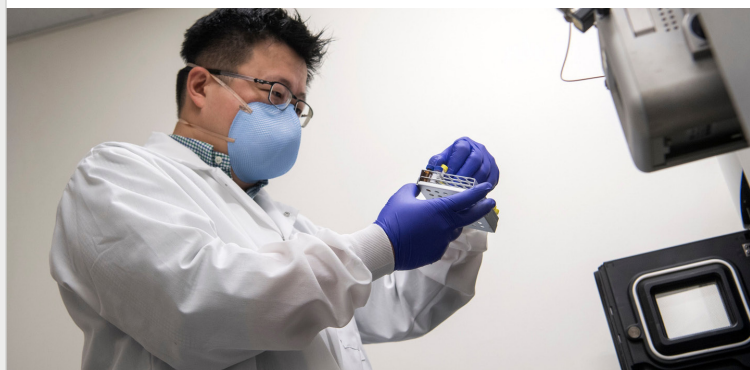
# Charitable remainder trusts

Charitable remainder trusts are flexible and tax-wise vehicles that can provide you and your loved ones with income and create a generous remainder gift to fund the programs and initiatives at Emory Healthcare that are important to you.

A charitable remainder trust is drafted by an attorney and may be established during your lifetime or at your death. These trusts offer a great deal of flexibility. You may choose the payout rate (typically between five and seven percent), income may be fixed or variable, a variety of asset types can be used for funding the trust, and there is no limit to the number of income beneficiaries you can name. You also receive a charitable tax deduction in the year the trust is established, and capital gains tax on the contributed asset is deferred. At the end of the trust's term, remaining funds will support your Emory Healthcare legacy.

## Any of the following assets can be used to fund a charitable remainder trust for Emory:

- Cash
- Stocks, bonds, and mutual funds
- Real estate
- Closely held stock
- Business interests
- Tangible personal property



## WAYS TO GIVE

# Real estate and private assets

Real estate is the single most valuable asset many people own. Making a gift of marketable real estate to Emory Healthcare can provide you with significant tax benefits while helping you fulfill your philanthropic goals. When you make an outright gift of your property, you will receive a charitable tax deduction based on its current fair market value. Appreciated real estate also can be a favorable asset for funding a charitable remainder trust. Prior approval of the Emory Board of Trustees is required for all outright gifts of real estate.

Private assets—such as limited partnerships, C corporations, and limited liability company interests—also make excellent gifts to Emory Healthcare and may qualify you for a charitable tax deduction. Please call the Office of Gift Planning to discuss your options.



## PROTECT YOUR INVESTMENT GAINS

Gifts of appreciated property, such as securities or real estate, generate a **triple tax benefit**. You receive a charitable income tax deduction for the full market value of the property, avoid paying capital gains tax on the appreciation, and remove the asset from your estate for estate tax purposes.

## WAYS TO GIVE

# Life insurance

Life insurance is frequently overlooked as an asset that can be used for charitable gift planning. If you have more insurance coverage than you need, you may consider giving Emory Healthcare a paid-up policy. By transferring the ownership of your policy to Emory, you receive a charitable income tax deduction equal to the policy's cash surrender value or cost basis, whichever is less.

You can also name Emory Healthcare as the sole or partial primary beneficiary of an existing policy. Simply contact your insurance company or financial institution and request a change-of-beneficiary form. Because you retain ownership of the policy, you have the right to change the beneficiary designations any time you wish.

"After serving for many years on various Emory Healthcare boards, I have witnessed how the patient's needs are always put first. Emory Healthcare has been innovative in their approach to the mission of education, clinical care, and research, and I believe that this is a great place to invest my long-term estate planning gifts."

### Ellen A. Bailey, 63C 87B

Member of the Emory Healthcare Board of Directors

Emeritus member of the Board of Trustees of Emory University  
Atlanta, Georgia



# Gift plans at a glance

	Bequest	Retirement plan assets	IRA Rollover	Life Insurance	Charitable Gift Annuity	Charitable Remainder trust	Outright gift of appreciated property
Reduce income tax		✓	✓	✓	✓	✓	✓
Reduce estate tax	✓	✓	✓	✓	✓	✓	✓
Reduce capital gains tax					✓	✓	✓
Current income					✓	✓	
Fund with cash	✓	✓	✓	✓	✓	✓	
Fund with appreciated securities	✓				✓	✓	✓
Fund with real estate	✓					✓	✓
Fund with personal property	✓					✓	✓



[giftplanning.emoryhealthcare.org](http://giftplanning.emoryhealthcare.org)  
[emoryhealthcare.org/about/giving](http://emoryhealthcare.org/about/giving)

*The information in this brochure is not intended as legal advice.*  
*Please consult your attorney about the applicability to your own situation of the legal principles contained herein.*

## CONTACT US

### Stephanie D. Frostbaum, JD

Managing Senior Director of Gift Planning

Emory University, Advancement and Alumni Engagement  
 1762 Clifton Road, Suite 1150  
 Atlanta, Georgia 30322

Office: 404.712.2155

Cell: 404.273.9038

[stephanie.frostbaum@emory.edu](mailto:stephanie.frostbaum@emory.edu)

### Susan House

Managing Senior Director of Development  
 Robert W. Woodruff Health Sciences

Emory University, Advancement and Alumni Engagement  
 1440 Clifton Road NE, Suite 170  
 Atlanta, Georgia 30322

Office: 404.727.9110

Cell: 404.788.7262

[shouse2@emory.edu](mailto:shouse2@emory.edu)