Rare is the person who regrets having been truly generous or thoughtful. Yet, how can you give away property, securities or real estate now if you do not know whether you or your family will need those assets later? One solution is to make gifts to Legacy Health by means of a bequest — a gift in your will or living trust. Following are some advantages of this gift option:

- **Easy.** As little as one sentence in your will or living trust complete the gift.
- **Revocable.** Until your will or trust goes into effect, you are free to alter your plans.
- **Versatile.** You can give a specific item, an amount of money, a gift contingent upon certain events or a percentage of your estate.

Contact Rachel Gitner at 503-413-6774 or rgitner@lhs.org for additional information about bequests or to discuss other options for including Legacy Health in your will or estate plan.

**need help getting started?**

You also can get in touch with Rachel to request your FREE guide, 4 simple gifts that deliver big results, which will show you powerful gift options that are easy to make and won’t cost you anything today.

To get your copy, email Rachel Gitner at rgitner@lhs.org or call her at 503-413-6774.
**critical care inspires generous gift**

The phone call came in the middle of the night. Scott and Mary Peterson jumped out of bed and ran to their car.

Their son, Grant, had slipped, fallen and suffered a serious brain injury. After being assessed at Legacy Good Samaritan Medical Center, he was rushed to Legacy Emanuel for surgery. Scott and Mary waited anxiously there for the results.

They got the good news when the surgeon emerged from the operating room: for surgery. Scott and Mary waited anxiously there for the results.

“We can’t say enough about the help he got,” Mary says. “Right from the get-go.”

They got the good news when the surgeon emerged from the operating room: for surgery. Scott and Mary waited anxiously there for the results.

The phone call came in the middle of the night. Scott and Mary Peterson jumped out of bed and ran to their car.

“We can’t say enough about the help he got,” Mary says. “Right from the get-go.”

The care Grant received that night at Legacy Emanuel inspired Scott and Mary to make a generous gift to support critical care services at Legacy Health. The Petersons contribute to Legacy Emanuel through their individual retirement accounts. Each year, they make gifts from their required minimum distribution, the minimum amount the federal government requires you to withdraw from your IRA account annually, starting at age 72. At age 70½ or older, individuals can give any amount up to $100,000 per year from an IRA directly to a qualified charity without having to pay income taxes on the money.

Making these gifts is quick and easy. The Petersons simply contact their money manager and direct a gift to a specific Legacy Health fund. Since the distribution is made directly to charity, the Petersons avoid paying taxes on it, saving them money while supporting Legacy Health services that are especially important to their family.

**tax-smart advice for a transformational gift**

All five of his grandchildren were born there. His daughter works there. And he’s a trustee on Silverton Health Foundation board.

He’s also a financial advisor who gives tax-smart advice to clients of a certain age about how to give through an IRA. Beginning at age 70½, you can make charitable tax-free gifts from your IRA. For those who turn 70½ on or after Jan. 1, 2020, you can satisfy all or part of your required minimum distribution starting at the age of 72 when you make your gift.

Older investors may not be aware of these financial benefits.

“Every time we talk to folks about giving through an IRA,” Yount says, “they tell us, ‘We didn’t know about that.’”

These gift types provide a dollar-for-dollar reduction of gross income, which means a lower tax bill. The contributions are also easy to make: Donors simply direct their financial advisor to write a check to support Silverton Health Foundation, which raises funds to support programs at the hospital.

For Legacy Silverton Medical Center patients, these are transformational gifts. Charitable donations support the family birth center, the emergency department, the imaging center and countless other services and facilities at the hospital.

Philanthropic giving also strengthens the very fabric of the Silverton community. The hospital is a critical institution in the area, providing indispensable medical care and unmatched support for every patient and their family.

“It’s our hospital,” Yount says. “You never know when you’re going to need their services.”

To learn more about how you can use your IRA to minimize taxable income while investing in our future, contact Rachel Gitner at 503-413-6774 or rgitner@lhs.org.

**make the most of your IRA**

For years, you’ve faithfully saved for retirement. However, what once worked in your favor — putting money into your IRA and enjoying tax savings — will change when you begin withdrawing funds. That’s because you pay income taxes on the amount you withdraw from your IRA.

**3 solutions based upon your age**

1) No matter your age, you can designate Legacy Health as the beneficiary of all or a percentage of your IRA. Follow these simple steps to complete your gift:
   - Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider’s website.
   - Name Legacy Health and the gift percentage. Return the form to your administrator.
   - Let us know! We want to ensure that your charitable intent is carried out.

2) If you’re at least 59½ or older, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.

3) If you’re 70½ or older, you can give any amount up to $100,000* per year from your IRA directly to Legacy Health or another qualified charitable organization without having to pay income taxes on the gift.

*Consult with your advisors if you make tax deductible contributions to your IRA.

**did you know?**

Federal income taxes can be as high as 37 percent on retirement plan assets. When you leave them to Legacy Health, we receive 100 percent.

If you wish to be removed from our fundraising mailing list, please contact giving@lhs.org or call 503-415-4700.