



Legacy Society

Your gift shapes the future of healthcare in our community.

Pave a better way for future generations.

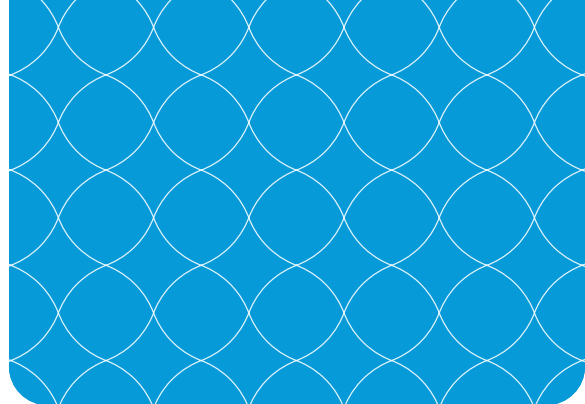
Is it too ambitious to dream that no one in greater Franklin County will be without adequate healthcare – ten, twenty and fifty years from now? That our residents will enjoy access to the best holistic and integrated care this country can provide?

Imagine a community where every member benefits from proactive prevention resources and top-notch medical intervention when inevitable illness, disease and trauma strike. Where everyone can experience productive activity and nurturing relationships. Where the best of healthcare allows every teenager and child to develop their potential as tomorrow's leaders.

You can partner with Summit Health Foundation to move our community from imagining better health to the reality of achieving better health.

The Legacy Society honors Summit Health Foundation supporters who demonstrate a special commitment to the future of our mission. You can help ensure a legacy of superior healthcare for generations to come and improve the health of our children, grandchildren and beyond.

This booklet was developed to help you understand the impact of Summit Health Foundation and to invite you to become part of our purpose and promise to make a difference in our community. Please take a few minutes to think about your legacy and consider some giving opportunities that best fit with your ideals.



There are a number of ways you can join others in leaving a legacy. Some are very simple. Others are more complex. But the bottom line is that there is a way to meet your needs and wishes for family and charitable causes.

We look forward to learning more about your legacy goals and discussing how Summit Health Foundation can help you achieve them. Along with your financial and legal advisors, we can help to identify options for your consideration. We welcome the opportunity to be part of this journey with you.

*Sincerely,
Kara Ferraro
Director, Development
Summit Health Foundation
kferraro3@wellspan.org*



What do you dream for your legacy?

Summit Health Foundation has many dreams for improving healthcare in our community. But when thinking about your legacy, it is more important to start with your dreams, your values and what is important to you.

Do you dream of a time...

- When no person needs to go without healthcare?
- When all children establish healthy habits?
- When communities have easy access to the latest medical treatment and technology close to home?

These are dreams we share. We are committed to wellness for everyone in our community.

Please discuss your gift intention with our office to ensure that we understand your wishes and can carry them out. We can help you with the appropriate language.

Let's Talk About What's Important to You

Our commitment is to work with you to develop a mutually beneficial way to create your legacy, one that has meaning for you, for example:

- An unrestricted gift that gives Summit Health Foundation the freedom to use your eventual gift for the most important needs when received.
- A restricted gift that allows you to direct your gift to a specific purpose.
- Endowed funds that generate income annually in perpetuity for our mission, for restricted or unrestricted purposes.

There's a place for you in our Legacy Society.

Our Legacy Society celebrates donors who support the future of Summit Health Foundation with a gift from their estate or a life income gift.

You can use this booklet to learn about opportunities that might fit your legacy goals and financial plans. You'll also see stories about why other donors decided to join the vital group of Legacy Society members.

Members of our Legacy Society receive:

- The satisfaction of promoting hope, healing and wholeness, today and for future generations
- Invitations to special events
- Recognition as members of a special group of Summit Health Foundation supporters



Your stated intention to make a Planned Gift for Summit Health Foundation qualifies you for membership in our Legacy Society. Your recognition is not based on a gift amount.



Joel Zullinger

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Planned gifts directly affect the quality and type of services WellSpan in Franklin County can offer. Something we enjoy now is the result of someone in the past stepping up and stepping in.

- Joel Zullinger

I give to step up and step in.

As a member of the Summit Health Foundation Board, Joel Zullinger sees how contributions – especially Planned Gifts – impact not only WellSpan, but the greater good of the whole community.

Planning ahead allows you to care for your loved ones now, while supporting our future ability to meet and exceed the needs of our community. A gift from your will costs you nothing today.

100%

of your gift will go toward the program or service **you designate.**



Be efficient with your taxes.

Planned Giving tools offer multiple ways to be tax-efficient with your assets and financial planning. Gifts may allow for immediate tax deductions, a reduction of capital gains taxes when applicable and ways for beneficiaries like heirs and nonprofits to make the most of the gifts received.

By planning your charitable giving, you can make your dollars go further than by simply writing a check. It's called good stewardship! Talk with a trusted advisor. We can help.

Explore the easiest ways you can make an impact.

Bequests

A bequest is the most common way of leaving a legacy. A bequest is a gift of cash, securities or other property designated via an estate plan. You can:

- Make a bequest to Summit Health Foundation in your will or trust (a specific dollar amount or asset, a percentage of your estate or a gift of the balance of your estate);
- Leave all or part of your retirement assets to Summit Health Foundation; or
- Name Summit Health Foundation as owner or beneficiary of a life insurance policy.

Change of Beneficiary Form

Completing a **Change of Beneficiary** form for a retirement account or life insurance policy is a simple process, not requiring changes to your will or trust. More importantly, retirement plans (IRA, 401k, 403b, pension or other deferred

plans) are often the largest assets in your estate – and the most heavily taxed. If you leave these funds to someone other than a spouse, a large portion of these assets might be lost. Simply complete a Change of Beneficiary form to leave all or a portion of the plan to Summit Health Foundation. Summit Health Foundation will receive the full value of these funds.

Gifts From Your IRA

You do not need to delay a gift from your IRA. The now-permanent Charitable IRA Rollover allows you to satisfy your required minimum distribution, substantially reduce taxable income and support Summit Health Foundation. If you are over age 70 ½, you can donate up to \$100,000 from your IRA to Summit Health Foundation, avoiding any federal income tax on these funds. Our office can assist you with language for requesting your fund administrator to effect this donation.

Transfer of Other Assets

Common bank accounts (i.e., checking, savings and money market accounts) can be transferred to a beneficiary by completing a **Payable on Death (POD)** form. This allows assets to transfer outside the probate process.

A similar method using a **Transfer on Death (TOD)** form is typically used for stocks, bonds, brokerage accounts, mutual funds and real estate.

Life Insurance

A gift of life insurance to Summit Health Foundation is a great way to establish a legacy. There are several options:

- Donate a paid-up policy that you do not need as an immediate gift;
- Change the beneficiary designation of a current policy for a future gift to Summit Health Foundation; or
- Purchase a new policy and name Summit Health Foundation as owner and beneficiary.



Louanna and Carroll Sturm



We want to continue to support our local hospital and do what we can to help them keep up with state-of-art equipment to care for our friends, neighbors and families in Waynesboro.

- Carroll Sturm

We give because we're choosing our legacy.

Carroll and Louanna Sturm have been involved with WellSpan Waynesboro Hospital for more than 15 years as volunteers with the hospital's auxiliary. That gives them an intimate understanding of what is needed to continue exceptional care for the Waynesboro community.

Each year, their firsthand experience guides how they direct their **Qualified Charitable Distribution (QCD) from their IRA**. They're proud to support the needs of the hospital in the manner they know will have the most impact.

Most recently, Carroll and Louanna financially supported the continued improvements of WellSpan Waynesboro Hospital's Emergency Department.

Consider a gift of assets.



Real Estate

A gift of your appreciated property – such as your home, vacation property, vacant land, farmland or commercial property – may be an ideal way for you to leave a lasting legacy.



Private Business Interests

Donating appreciated stock or bonds is a common and easy way to benefit our mission. It is also possible to donate all or a portion of privately held business interests. This takes more discussion with and assistance from relevant financial and legal professionals. But yes, it is possible, and can make a wonderful gift!



Farm Commodities

Make a gift of what you grow and harvest, from farm crops like grain to animal products like dairy, honey and more. You can deduct the cost of production from your taxes, and you may qualify for other tax benefits as well. What a creative opportunity.



Valuable Collections, Mineral Rights...

Where there's a will, there's a way! Let's discuss!

Giving back that gives to you.



Charitable Gift Annuities

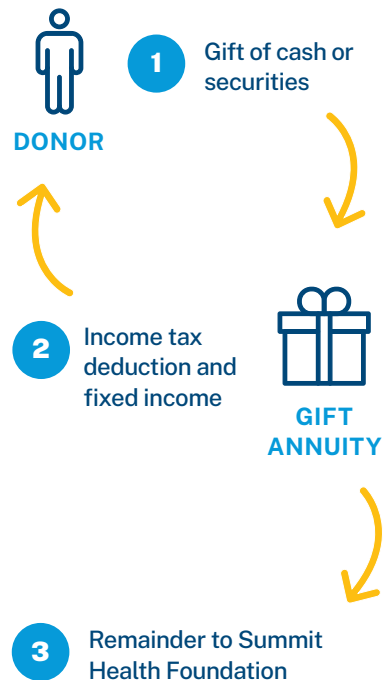
A Charitable Gift Annuity offers you steady payments for life, with funds eventually going to Summit Health Foundation. This can add an extra measure of financial security in your retirement.

You can use a range of assets (cash, stocks, bonds, commodities, retirement assets and more). You may be able to deduct a significant part of your gift immediately, and part of the annuity payments you receive may be tax-free.

A deferred annuity can increase the annuity payments. Charitable Annuity Trusts offer additional flexibility, depending on your needs.

For a personalized illustration of how a Charitable Gift Annuity might benefit you, contact our office.

How it Works



Roger and Linda Schwalm



There are so many worthwhile organizations to choose from. We chose the hospital because we have used it – and they do an awful lot of good work.

- Roger Schwalm

We give to answer the needs of the community.

Linda and Roger Schwalm both have had several occasions when they've needed WellSpan – whether planned or emergencies – and say they've been “very, very satisfied with the service and professionalism.”

Roger and Linda choose to give through **Qualified Charitable Designations (QCDs) from their IRA**. In one simple transaction, they reduce their taxable income, meet the required minimum distribution for those over 72 and meet their charitable giving goals to a favorite cause.

As Roger sees it, they have to take their minimum distribution “no matter what. Why not turn it back around into something else – ensuring that that service is still available to us, and improves in the future?”

Ready to impact the health of our community?

- Refresh**
your will or other estate plan to document your philanthropic wishes.
- Review**
beneficiary designations of your retirement plans and life insurance.
- Recycle**
assets by donating appreciated stock and buying the same stock with a new cost basis to avoid capital gains taxes and expand your giving potential.

Information for your professional advisors.

Thank you for helping your client make a gift to Summit Health Foundation.

Our office is available to assist you and your client in achieving your client's philanthropic goals. We are happy to meet in person, provide sample language for making a bequest to Summit Health Foundation and create a variety of gift illustrations.

Summit Health Foundation is dedicated to improving the health of the local community by supporting WellSpan entities based in greater Franklin County. The Foundation is a community-based, tax-exempt charitable organization under Section 501 (c)(3) of the Internal Revenue Code of 1986, for which a donor is or will be entitled to charitable contribution deductions per IRS guidelines. Donors to the Foundation are encouraged to consult their own professional advisors regarding the deductibility of their gifts.

Legal Name: Summit Health Foundation

Federal Tax ID: 83-1196554

Address: Summit Health Foundation
785 Fifth Ave., Suite 1,
Chambersburg, PA 17201



Bequest Language

I give Summit Health Foundation, a nonprofit organization supporting WellSpan Chambersburg and WellSpan Waynesboro Hospitals, located in Greater Franklin County, and related local entities, the sum of \$ _____ (or asset) to be used for its general support (or for the following purpose: _____).

Please contact the Summit Health Foundation office regarding language for contingent, residual or other gift language, including language for any restricted gifts or for questions about charitable giving strategies.

(717) 267-7794



Kristin Runyon, RN

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Kristin dearly loved the nursing profession. As a nurse, Kristin enjoyed the challenge of critical thinking, the interaction with the patient. She respected the knowledge of her colleagues and the collaborative environment with physicians.

- Barbara Runyon

We give to carry on our daughter's great work.

Donations to the **Kristin Runyon Memorial Scholarship** fund bring comfort to Sam and Barb Runyon. Their daughter, Kristin Runyon, was a registered nurse at WellSpan Chambersburg Hospital before tragically passing away in 2010.

Established in 2011 in Kristin's memory, the fund provides tuition assistance each year for extraordinary local individuals pursuing their Registered Nursing degrees. Many recipients of the scholarship have since earned their degrees and are now serving you and your loved ones at WellSpan Chambersburg Hospital.

To date, 27 Kristin Runyon Memorial Scholarships totaling \$84,000 have been awarded. These opportunities would not exist without the generous contributions of family, friends, coworkers, WellSpan nurses and physicians, former patients and the community at large.



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The information shared in this document is not offered as legal or tax advice. Please consult your legal or financial professional.