



Planning Your Legacy

Create a Plan to Help Patients and Families

SECU Family House at UNC Hospitals (Family House) gives strength and support to patients and their loved ones by providing a safe, nurturing, and affordable home when they need it most. **While donations cover our everyday expenses, your planned gift can secure the future of the Family House mission, ensuring that we continue to serve patients and caregivers for decades to come.**

Planned gifts are generally made from assets in your estate rather than from disposable income. Whether you would like to put your gift to work today or benefit Family House after your lifetime, we can help you find a charitable plan that meets your goals.

We are providing you information on different ways you can help further the mission of Family House through various types of planned gifts. The information provided is not advice from an attorney or financial professional. In suggesting the advantages and disadvantages of certain types of gifts, we are making general statements that may or may not be applicable to your particular situation. Any time you are making important gift decisions, we insist you consult professionals to assist you and work on your behalf.

SECU Family House at UNC Hospitals Tax Identification Number is # 91-2108125.

Updated 5/31/22

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A GIFT OF RETIREMENT PLANS

The perfect gift asset

While 401(k)s, IRAs and other retirement plans are excellent vehicles for accumulating assets for your use during retirement, much to many people's surprise, they are a far less attractive way to pass an inheritance to loved ones. This is because retirement plan assets are often subject to heavy income and possible estate taxes when they go to a non-charitable beneficiary. These taxes can deplete a significant percentage of your hard-earned savings—leaving less for heirs than you had hoped.

If you would like to include a gift to help patients and families through your estate, consider the tax-smart strategy of naming SECU Family House at UNC Hospitals the beneficiary of retirement plan assets and leaving other less-taxed assets to your heirs. Because of our tax-exempt status, the full value of your retirement plan assets make a difference in the lives of patients and families staying here as guests.



Steps for Gifting Your Retirement Plan

Donating retirement plan assets is easy. And if you need to change or revoke your gift at any point during your lifetime, you can. Take these simple steps:

1. **Contact** your retirement plan administrator for a simple change-of-beneficiary form.
2. **Decide** what percent (1 to 100) you would like Family House to receive.
3. **Name** SECU Family House at UNC Hospitals and the gift percentage on the form.
4. **Return the form** to your plan administrator.
5. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House to let us know of your plans.

A GIFT OF LIFE INSURANCE

A simple way to give a significant gift

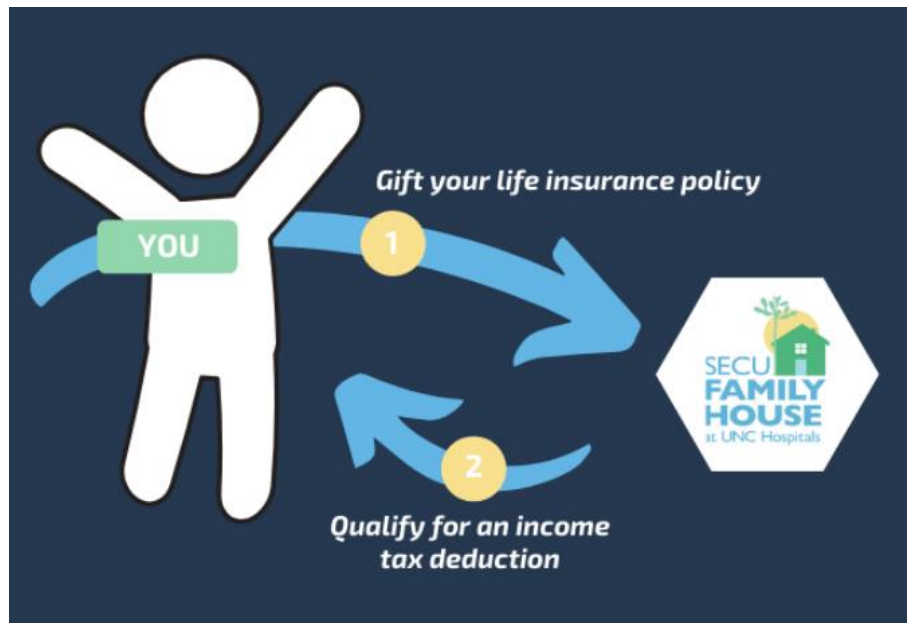
Giving through life insurance is one of the simplest ways to make a significant contribution to SECU Family House at UNC Hospitals and establish your legacy of giving.

You can designate Family House as the primary or secondary beneficiary of either 100% or some other percentage of the proceeds from the life insurance policy.

Another approach is for you to transfer to Family House the ownership of the policy. The transfer of the policy is considered a current gift and a charitable tax deduction may be taken, while your continued payment of premiums are each considered charitable contributions, deductible to the fullest extent of the law.

Next Steps for Planned Giving through Life Insurance

1. **Determine** which of the approaches described above that are best for you: designating Family House as the beneficiary of your life insurance policy or transferring policy ownership to Family House.
2. **Work** with your life insurance professionals to formalize your decision.
3. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House regarding your gift. Our goal is to make sure that your gift is used as you intend and we strongly encourage you and/or your estate planning professionals to contact us as you are formulating your gift so we may ensure that proper documentation is in place.



A GIFT (“BEQUEST”) IN YOUR WILL OR LIVING TRUST

Create a legacy of giving

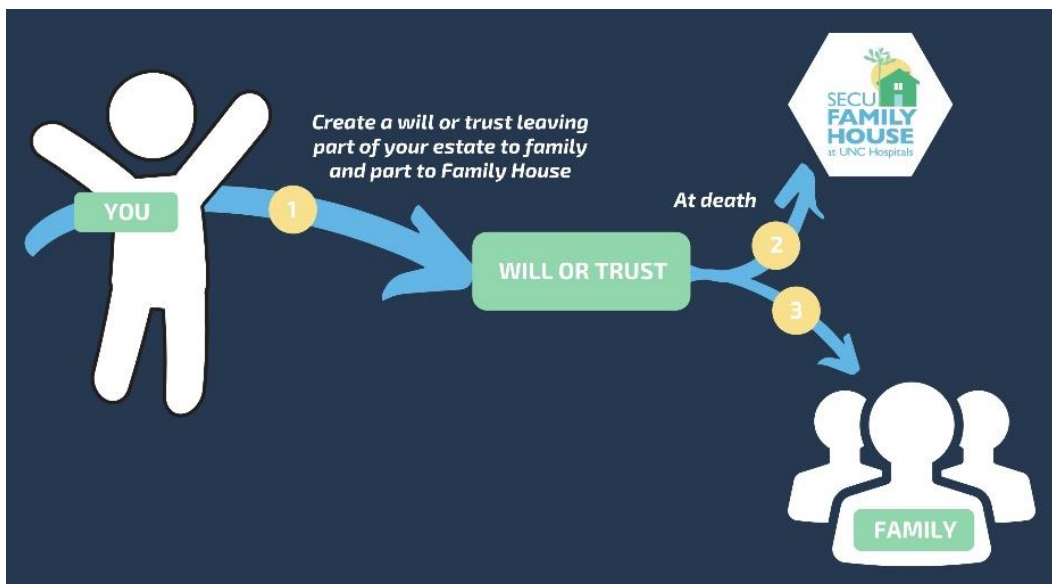
One of the easiest ways to make an impact at SECU Family House at UNC Hospitals is to include a charitable bequest in your will or living trust. A bequest allows you to leave a legacy of support for patients and their caregivers without affecting your cash flow today. Eighty percent of all planned gifts are bequests.

With a bequest, you can donate a percentage of your estate—so that your gift will remain proportionate to the size of your estate—or you can give a certain amount of cash, securities or property. Either way, your gift allows you to retain full control of your assets now while ensuring that Family House will continue to give strength and support to families far into the future.

Another benefit of establishing a bequest is that the assets distributed from your estate or living trust to Family House are exempt from estate tax. A bequest is also revocable; until your will or trust goes into effect, you are free to alter your plans.

Next Steps for Making Your Bequest

1. **Determine** whether you’d like to make a gift of a specific amount or leave a percentage of your estate, and whether you would like to direct your gift to a specific program or leave your gift unrestricted, allowing it to be used for our most pressing needs. While we of course welcome many kinds of gifts, providing an unrestricted gift of cash or highly liquid asset is preferable for Family House as it allows us the flexibility to meet our ever-changing needs.
2. **Take** your bequest language to your estate planning attorney to include in your will or living trust.
3. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House regarding your gift. Our goal is to make sure that your gift is used as you intend and we strongly encourage you and/or your estate planning professionals to contact us as you are formulating your gift so we may ensure that proper documentation is in place.

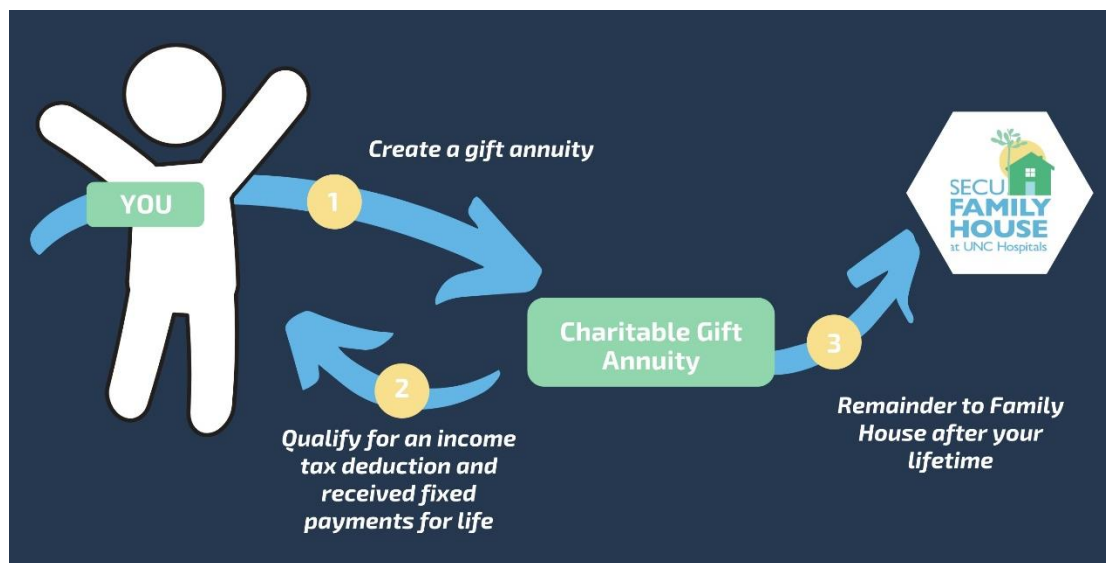


A GIFT OF CHARITABLE GIFT ANNUITIES

A Win-Win Donation Option

If you would like to make a gift donation to SECU Family House at UNC Hospitals, supplement your income during your retirement years and receive valuable tax benefits, consider establishing a charitable gift annuity.

You can create a gift annuity with a simple contract between you and SECU Family House at UNC Hospitals. You make a donation (for which you may qualify for a partial income tax deduction) and we, in turn, agree to pay a fixed amount each year for life to you alone or to you and a person you designate. The rate of payment is set at the time of your gift and doesn't fluctuate with the stock market, interest rates or inflation. After beneficiaries pass away, the remaining balance is provided to Family House.



Your Benefits

- You may receive greater disposable income through tax savings.
- You may qualify for an income tax charitable deduction for a portion of the gift.
- A portion of your payment is income tax-free.
- After your lifetime, the remainder portion of your gift will support our mission.

Steps to Make Your Gift

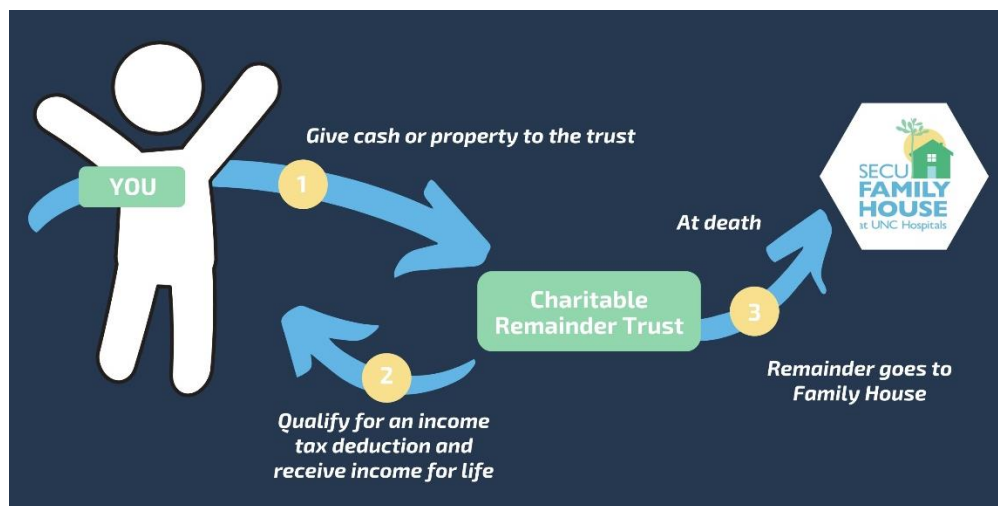
1. **Determine** which asset to donate. You can fund your gift annuity with cash, stocks, bonds or other assets.
2. **State** who should receive the payments. You can receive payments for life, or you can provide payments for another individual—typically your spouse, but it could also be a parent, adult child, family member or friend.
3. **Decide** your payment date. Your payments can begin immediately, or you can defer the start of your payments into the future. Deferring your payments can increase your annual payout as well as your income tax charitable deduction.
4. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House to help you determine, with your financial advisors, if a gift annuity is right for you.

A GIFT OF CHARITABLE REMAINDER TRUSTS

Planning for the future for you and your community

Giving through a Charitable Remainder Trust allows you to receive income for the rest of your life or a specified term of years, knowing that whatever remains will benefit Family House.

Here is how a Charitable Remainder Trust can work: you transfer assets into a trust and receive an immediate charitable income tax deduction. The trust distributes regular income payments to you or to designated family members. You may choose to receive a fixed payment or one that changes with the value of the trust assets; payments can begin immediately, or you can defer them to increase your charitable income tax deduction. The amount of the payments and the amount of the charitable income tax deduction depends on the age of the recipient, the method for computing the value of the gift and the applicable federal tax rate. Upon the beneficiary's death or after a defined period of years, the remaining assets in the trust will transfer to Family House.



Your Benefits

- Qualify for an income tax charitable deduction
- Up-front capital gains tax elimination (generally)
- Potential for increased disposable income
- Professional management of assets

Steps for Creating A Charitable Remainder Trust

1. **Decide** which asset to donate. Work with your financial advisor and estate planning professional to determine which assets to use to fund your trust.
2. **Choose** who receives the payment. Your trust can make payments to you and other beneficiaries you choose, such as a spouse or a child.
3. **Identify** the income you want from the trust. The rate of payment must be at least 5 percent of the trust asset's value.
4. **Determine** the length of the trust. The term of your trust can be the lifetime of the beneficiaries you select or for a period of up to 20 years.
5. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House at to help you determine, with your financial advisors, if creating a charitable remainder trust is right for you and work with us to ensure that the documents creating the charitable remainder trust comport with your charitable intent.

A Gift of a Charitable Lead Trust

Giving to Family House and your loved ones

A Charitable Lead Trust permits you to remove assets from your estate and benefit SECU Family House at UNC Hospitals during the trust's term. Assets selected by you are transferred into a trust, which pays Family House an annual amount to accomplish its mission.

During its term, the trust can be managed by experienced professionals, which may help your trust investments grow over time. When the trust terminates, either upon your death or after a specified number of years, its final assets are transferred to the family members you designate.

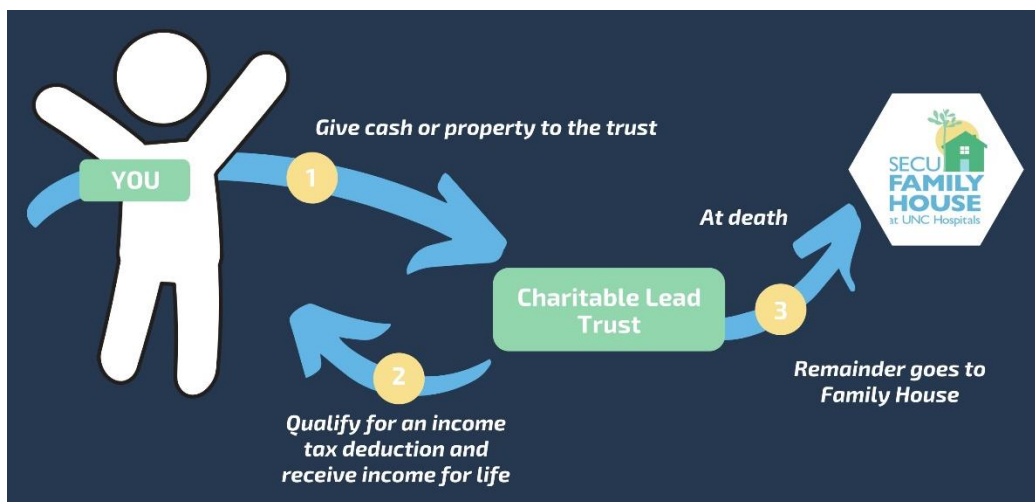
Charitable Lead Trusts can be arranged to make annual distributions of a fixed percentage of the trust assets or distributions of a fixed dollar amount.

Your Benefits

- Any growth in the trust passes to recipients, often with significant transfer-tax savings
- Charitable lead trusts may also be created by Will as part of your testamentary planning
- The trust may shelter investment earnings from income tax but you should check with your estate planning professional for other tax implications.

Steps for Creating A Charitable Lead Trust

1. **Decide which asset to donate.** Work with your financial advisor and estate planning professional to determine which assets to use to fund your trust.
2. **Choose who receives the payment.** Your trust can make payments to you and other beneficiaries you choose, such as a spouse or a child.
3. **Identify the income you want from the trust.** The rate of payment must be at least 5 percent of the trust asset's value.
4. **Determine the length of the trust.** The term of your trust can be the lifetime of the beneficiaries you select or for a period of up to 20 years.
5. **Contact** Martha Aldridge (martha@secufamilyhouse.org) at Family House to help you determine, with your financial advisors, if creating a charitable lead trust is right for you. Our goal is to make sure that your gift is used as you intend and we strongly encourage you and/or your estate planning professionals to contact us as you are formulating your gift so we may review important details with you to ensure that proper documentation is in place.



A GIFT OF REAL ESTATE

Please contact Martha Aldridge (919-932-8003 or martha@secufamilyhouse.org) at Family House regarding your gift of real estate. Thank you!

Who's Who in Planned Giving

With your help, tomorrow's families will rely on your planned gift to be able to stay at SECU Family House, a safe, nurturing, and affordable home, while receiving life-saving medical treatment at UNC Health.

