

A bequest is good for you and good for us

You can make your core values known to Sun River Health by including us in your estate plans.

Bequests: One of the easiest ways for you to help is to simply name Sun River Health as a beneficiary in your will and living trust. A bequest may be for a particular dollar amount or percentage of your estate. *Estate tax savings may be significant.*

Life Insurance Policy & Retirement Assets:

Often overlooked by donors, naming Sun River Health as a partial beneficiary of these assets can provide support for the organization.

Life Income Gifts: Life income gifts allow you to leave a gift in the care of Sun River Health, *while earning income for yourself during your lifetime.* The two most popular life income gifts are charitable remainder trusts and charitable gift annuities.

Complex Gifts: If you are a business owner, own real property or have any other type of complex assets, *giving options exist that can help Sun River Health and benefit your family financially.*

Contact Jeramie Barber, Executive Director of the Sun River Health Foundation. To learn more, call (914) 424-0891 or email jbarber@sunriver.org.

Sun River Health
Foundation



Planning for the future doesn't have to be stressful.

Leaving an organized estate helps your loved ones and ensures the people and causes you care about are supported in the future. Here are a few ways to start planning your legacy:

- ✓ **Make or update your will.** A will allows you to determine what happens to your money and possessions, and who becomes the guardian of your minor children. Otherwise, state laws and courts make those decisions for you.
- ✓ **Create durable powers of attorney.** These documents allow you to appoint someone to make decisions on your behalf if you become incapacitated. There are two types: one to deal with your personal, legal and financial affairs, and another to deal with health-care decisions.
- ✓ **Provide easy access to your will and your durable powers of attorney.** Keep signed, original copies in your attorney's office as well as a copy in a fireproof file at home. Also give a signed copy to your executor.
- ✓ **Review beneficiary designations for life insurance, annuities, retirement plans, and brokerage accounts.** They generally supersede what your will may say, making it critical they are reviewed regularly and updated as needed.
- ✓ **Buy or update your life insurance.** Life insurance provides an immediate source of cash that can be exempt from federal and state income tax (but, in general, not estate taxes).
- ✓ **Review your IRA, 401(k) and other retirement plans for beneficiary arrangements and benefits.**
- ✓ **List the location of valuable documents.** Your list might include deeds, car titles, military records, birth and marriage certificates, divorce decrees and estate planning documents.
- ✓ **Make arrangements for access to your safe-deposit box.** In many states, safe-deposit boxes are not opened until probate. Make sure copies of your will and other important documents are available outside of your safe-deposit box.