



Heritage Society

An Invitation to Make an Impact on the Future
of Health Care in Our Community



A Better Way for Future Generations

Is it too ambitious to dream that no one will be without adequate health care in Lancaster County – ten, twenty and fifty years from now? That the residents of this county 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 every woman and man can experience productive activity and nurturing relationships. Where the best of health care allows every teenager and child to develop their potential as tomorrow's leaders.

A growing number of people in our community are partnering with Ephrata Community Health Foundation to help us move our community toward this level of wellness.

The Heritage Society honors Ephrata Community Health Foundation supporters who demonstrate a special commitment to the future of our mission. By planning a gift to Ephrata Community Health Foundation, they help to ensure a continuing legacy of superior health care for generations to come.

By partnering with Ephrata Community Health Foundation, you can leave a legacy that will impact the health of our children, grandchildren and their children.

This booklet was developed to help you understand the impact of Ephrata Community 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 discuss whether Ephrata Community 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,
Teresa Rineer
Director of Development
Ephrata Community Health Foundation
trineer@wellspan.org*

A photograph of a woman and a child embracing in a field of wildflowers at sunset. The woman is on the left, wearing a white top, and the child is on the right, wearing a white shirt and blue pants. They are both looking towards the right, where the sun is setting, creating a warm, golden glow. The field is filled with tall, yellow wildflowers.

What are Your Dreams?

Ephrata Community Health Foundation has many dreams for improving health care 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 health care?

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.

Are these issues important to you?

Then let's talk. Our commitment is to work with you to discover if there is a mutually beneficial way to create your legacy, one that has meaning for you:

- An unrestricted gift that gives Ephrata Community 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.

Note: 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.

Your Invitation to Become Part of the Heritage Society



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

We invite you to 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 Heritage Society members.

100%
of **your gift** will
go toward the
program or service
you designate.

Members of the Heritage Society receive:

- The satisfaction of promoting hope, healing and wholeness, today and for future generations
- A special listing in Ephrata Community Health Foundation's recognition of donors
- Invitations to special events
- Recognition as members of a special group of Ephrata Community Health Foundation supporters

Your stated intention to make a Planned Gift for Ephrata Community Health Foundation qualifies you for membership in our Heritage Society. Your recognition is not based on a gift amount as few of us know what will be remaining.

We Give to Support a Community Asset



Early in his career, attorney Mike Kane helped to establish his firm's Ephrata law practice. Not too long after that, in 1994, Mike accepted an invitation to join the Ephrata Community Hospital board. He and his wife Fran raised a daughter and established roots in the community. More than two and a half decades later, he is still active in supporting WellSpan by serving on the Ephrata Community Health Foundation board and as a major contributor.

"As a board member and resident of this community, I have come to appreciate the importance of having a viable community hospital," shares Mike. "I am a firm believer that our hospital significantly contributes to the health and vitality of our area. If people have access to quality health care, they are going to lead better lives."

That's why he and Fran consistently make annual gifts and made a meaningful donation to support the renovation of the WellSpan Ephrata Cancer Center. "We fulfilled our pledge to the cancer center with a gift of appreciated stocks. This provided WellSpan with the support they needed and offered us some tax savings," explains Mike. The Kanes have also named the Foundation as a beneficiary in their estate plan.



Fran and I are happy to be able to give back and will continue to support efforts to provide excellent care close to home.



Be efficient with your taxes.

Planned Giving tools offer a number of 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 non-profits 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.

Some of the Easiest Ways to 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.

- Make a bequest to Ephrata Community 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 Ephrata Community Health Foundation; or
- Name Ephrata Community Health Foundation as owner or beneficiary of a life insurance policy.

Change of Beneficiary Form

Filling out 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 Ephrata Community Health Foundation. Ephrata Community 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 Ephrata Community Health Foundation. If you are over age 70½, you can donate up to \$100,000 from your IRA to Ephrata Community 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 Ephrata Community 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 Ephrata Community Health Foundation; or
- Purchase a new policy and name Ephrata Community Health Foundation as owner and beneficiary.

We Give to Support Excellence in Care



William Funk started his dental practice in Denver, PA in 1975 because he wanted to be in close proximity to a hospital. Over the years, he established a strong relationship with WellSpan Ephrata Community Hospital, offering patients access to leading-edge equipment and treatments for dental surgery. During this time, Dr. Funk witnessed the hospital grow into a thriving, vital treatment center.

At 72-years-old, he is required by the Federal government to take Required Minimum Distributions from his self-funded retirement plan. Required minimum distributions (RMD) are generally fully taxed by the federal

government according to the individual tax rate of a person's total income bracket. The Federal government allows anyone required to draw RMD dollars from their retirement plan to designate RMD money directly to a qualified charity, which reduces the tax effect on that donated money to zero. "Since I have been 70½ years old, I have used this strategy to achieve my philanthropic goals," explains Dr. Funk.

He also knows firsthand the value of having exceptional care available right in the community. In 2012 his mother-in-law had a stroke, requiring surgery and treatment at WellSpan Ephrata Community Hospital. In addition, he and his wife, Holly, have benefited from excellent and timely care over many years.

"If we wish to continue to have local health care of high quality, with a culture of friendliness and compassion, local support must be robust. With so much competition in health care, especially in Lancaster County, we should take nothing for granted!" believes Dr. Funk.

Consider Gifting These 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



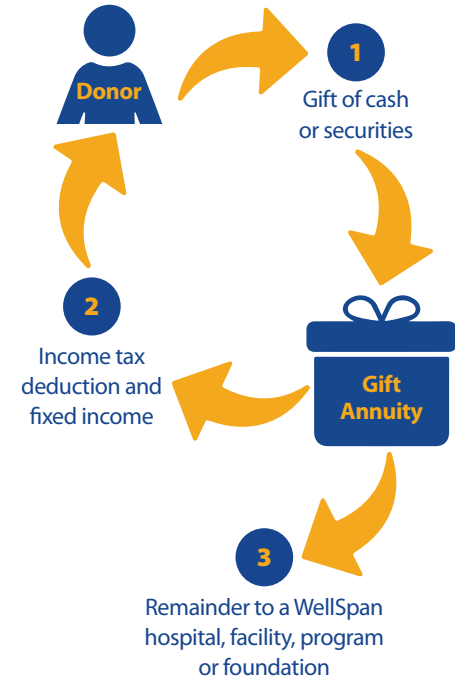
A Charitable Gift Annuity offers you steady payments for life with funds eventually going to Ephrata Community Health Foundation. This can add an extra measure of financial security in your retirement.

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 that demonstrates how a Charitable Gift Annuity might benefit you, contact our office.

How it Works



We Give to Ensure Care for Future Generations



Arthur and MaryBelle Graybill have strong ties to WellSpan Ephrata Community Hospital. In addition to their four children being born there and Mr. Graybill's mother being a patient on numerous occasions, Mr. Graybill served on the hospital board for 16 years.

"I know firsthand how fortunate we are to have such a good hospital in our community. Some communities our size do not have access to such advanced care so close to home," believes Mr. Graybill. "My family and

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I know firsthand how fortunate we are to have such a good hospital in our community.

loved ones have benefited from care here. And now that we have nine grandchildren and six great grandchildren, we are thinking about their futures and what we can do for them. We want to make sure they have the care they need now and in the future.

That's why we think it's important to support Ephrata Community Health Foundation."

Over the years, the Graybills have been faithful supporters, donating to the cancer center and emergency department. To accomplish their goal of supporting health care for future generations, they have made a substantial commitment to the Foundation by creating three Charitable Gift Annuities.

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 Ephrata Community 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 Ephrata Community Health Foundation and create a variety of gift illustrations.

Ephrata Community Health Foundation is dedicated to improving the health of the local community by supporting WellSpan Health entities based in Lancaster 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: Ephrata Community Health Foundation
Federal Tax ID: 80-0940005
Address: Ephrata Community Health Foundation
722 W. Main St.
Ephrata, PA 17522-1002



Bequest Language

I give Ephrata Community Health Foundation, a non-profit organization supporting WellSpan Ephrata Community Hospital, located in Ephrata, PA, and related local entities, the sum of \$_____ (or asset) to be used for its general support (or for the following purpose: _____).

Please contact the Ephrata Community 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) 466-2440



We Give to Support Excellence in Health Care



The hospital has been great to my wife, Esther, and me. That's one of the reasons we think it's important to give back.

Gil Sager credits WellSpan Ephrata Community Hospital with saving his life on more than one occasion. In the 26 years that he has lived in the area, Gil has received routine care, emergency care and treatment at the Cancer Center.

"The hospital has been great to my wife, Esther, and me," explains Gil. "That's one of the reasons we think it's important to give back." In addition to annual giving and sponsoring a room in the cardiac suite, the Sagers have included Ephrata Community Health Foundation in their will.

During Gil's service on the hospital board, Foundation board and WellSpan Medical Group board, he has seen firsthand how WellSpan Ephrata Community Hospital is vital to the area. "This organization is a leader in our community, not only in providing high-quality care, but also as the largest employer. We give to ensure the community will continue to benefit from the care and resources of the hospital for generations to come."



Ephrata Community Health Foundation, 722 W. Main St., Ephrata, PA 17522-1002
Ph. (717) 466-2440 | philanthropy@wellspan.org

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