



# Planned Giving

Leave a legacy  
to your community  
through your local hospital



"Our mission is to partner with the community to invest in superior health care at Rouge Valley Health System, today and for future generations."

Planned gifts may be immediate or deferred. Your gifts may be used to support education, equipment purchases or other capital costs, either to a specific hospital campus, program or department or to Rouge Valley's highest priority needs.

By integrating planned gifts into your overall financial, tax and estate plan, you can increase the benefits to both you and Rouge Valley Health System.

Donate your shares of publicly-traded corporations, bonds, or mutual funds directly to the Foundation and you can eliminate the capital gains tax. Consider the following illustration:

	Straight cash donation	Sell share and donate cash	Donate stock to Foundation
<b>Fair Market Value of Stock</b>		\$25,000	\$25,000
<b>Cost of Stock</b>		\$5,000	\$5,000
<b>Capital Gains</b>		\$20,000	\$20,000
<b>Annual Income</b>	\$75,000	\$75,000	\$75,000
<b>Taxable Capital Gains (at 50%)</b>		\$10,000	\$0
<b>Net Annual Income</b>	\$75,000	\$85,000	\$75,000
<b>Total tax due (45% marginal rate used)</b>	\$33,750	\$38,250	\$33,750
<b>Donation receipt</b>	\$25,000	\$25,000	\$25,000
<b>Value of tax receipt for donation</b>	\$11,250	\$11,250	\$11,250
<b>Taxes due after gift credit</b>	\$22,500	\$27,000	\$22,500
<b>After tax proceeds</b>	\$27,500	\$48,000	\$52,500
<b>Tax savings by donating stock instead of selling and donating proceeds</b>			\$4,500

For more information on gifts of Exchange Listed Securities or other ways to advantageously introduce charitable giving into your financial planning, please contact **Carole Chabot**, Vice President, Development at the Rouge Valley Health System Foundation.

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