GIVING WAYS

Shaping our Destiny

THROUGH GIFT PLANNING

PRESBYTERIAN HOMES FOUNDATION

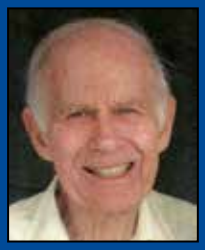
OUR SHARED MISSION

Presbyterian Homes & Services has always had one goal: to give our residents, and the many others who use our services, the opportunity to succeed in their environments: at home, in one of our residences, or during a temporary or long-term stay here. And although we still have "Presbyterian" in our name, we serve all faiths, and have for many years.

Presbyterian Home for Central New York, 1967

To achieve this goal, it has always been essential to partner with you to positively impact our residents' lives each and every day, to make this a richer community for all of us. Your gift to support the Presbyterian Homes Foundation now or in the future has a lasting impact. Gift planning allows you to meet your personal and financial goals while also making a meaningful gift.

In 2013, the Presbyterian Homes Foundation was the recipient of more than $210,000 in estate gifts. These gifts help support many of the necessary programs on our campus each and every day.

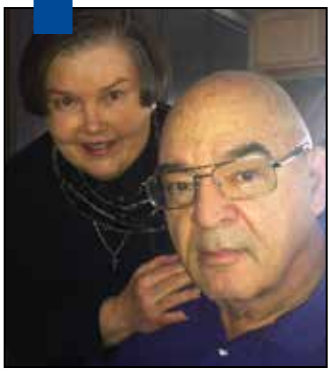


Legacy Society Members Mr. Charles L. Pankiewicz, Ms. Marion E. Hartlieb and Mr. Albert M. Anderegg

YOUR GIFT, YOUR CHOICE

Many of our wonderful supporters have told us that a big part of their desires is to leave a lasting legacy to the Presbyterian Homes Foundation, but they need to save for a "rainy day". So how can you leave a meaningful legacy and still live a comfortable and secure life? A little planning can make all the difference. There are a wide range of giving options that allow you to make a gift that costs nothing today, make a gift that pays you income back for life, or even make a gift using assets other than cash. It's the best of all worlds.

MELLONY SPINELLI FOR HUSBAND DOMINICK
Elm Parkinson's Unit Participant



"My husband Dominick was admitted to the Elm Parkinson's Specialty Unit. With the specialized nursing care, rehabilitation, and seeing a world renowned Movement Disorder Specialist out of the University of Rochester through the telemedicine program, he showed an improvement in his overall function and was able to return home. He is doing well at home today.

We feel this was and is undoubtedly the best care we've received. The ability for Dominick to see these specialists and live life the way he'd like in his own home is priceless.

Thank you to everyone who has given to The Presbyterian Homes Foundation, to make this service possible."

THE HELENA M. BURROWS LEGACY SOCIETY

Upon Helena M. Burrows' death in 1962, she made a gift through her will (bequest) in the amount of $100,000 for the construction of a nursing home. In addition to funds raised by the Utica Presbytery, the original Presbyterian Home was born.

From the initial 80-bed facility in 1964, we've grown into a multi-level healthcare community serving nearly 700 people a day. Presbyterian Homes & Services is a full family of senior care, from independent living to skilled nursing, a wellness center, rehabilitation services, a dedicated Parkinson's unit, and more.

We couldn't have done it without Helena's gift, and we can only continue it with yours. Those who name the Presbyterian Homes Foundation as a beneficiary of their estates, set up a gift that pays income back, or create an endowment are honored as members of the **Helena M. Burrows Legacy Society.**

MARK CHRYSLER *Rehabilitation Patient*

"I'm a Deputy Sheriff, and my leg was broken in two places in the line of duty. My father recommended this rehab program, and their therapy healed me both physically and emotionally. The staff inspired me, and went out of their way to accommodate my lifestyle. In just five short months I was back to work full-time. I won't forget them."

GIFTS THAT COST NOTHING TODAY

A GIFT THROUGH YOUR WILL OR LIVING TRUST

Want to designate a portion of your estate to the Presbyterian Homes Foundation? There is no minimum amount required. Just some thoughtful planning on where you'd prefer to see your legacy begin.

A will or living trust that includes the Presbyterian Homes Foundation as a charitable beneficiary is no different than any other designation, except that it includes bequest language. You can name the Foundation for a specific dollar amount, a set percentage of the total value of your estate, or the remainder of your estate after you have provided for your family. We suggest you provide this model language to your estate planning attorney:

I give and devise to the Presbyterian Homes Foundation, Inc. located in Oneida County, New York, Tax Identification Number 13-3348349, the sum of $_____ OR _____% of my residuary estate, OR the rest, residue and remainder of my estate to be used for its general purposes (or for the support of a specific affiliate or program you name).

A GIFT THROUGH YOUR RETIREMENT PLAN

You can designate a portion of your retirement plan to go to the Presbyterian Homes Foundation. Qualified retirement plans such as Individual Retirement Accounts (IRAs), 401(k)s, 403(b)s, and Keoghs may represent a disproportionate percentage of your net worth. By naming "Presbyterian Homes Foundation, Inc." on the change of beneficiary form for your retirement plan, you can designate the Foundation to receive a percentage of the funds left in the account at your passing.

This option also has great tax advantages. If your qualified plan assets pass to someone other than your spouse at your death, they may be subject to both income and estate taxes. For some, this can result in more than 70% of the account's value going to the government in taxes. When the Presbyterian Homes Foundation or other charities are designated as the beneficiaries, no income or estate taxes are due at all! You can also direct how the proceeds from your retirement plan are used.

A GIFT USING YOUR LIFE INSURANCE POLICY

As you go through life, your insurance needs are constantly changing. Certain policies (for example, those to provide for children's education or to pay off the mortgage) are often no longer necessary. You may find that you can use the remaining value in these policies for charitable gifts in support of the Presbyterian Homes Foundation.

BENEFICIARY DESIGNATION

If you no longer need the entire death benefit of an existing insurance policy, consider naming the Presbyterian Homes Foundation as the beneficiary of all or part of the proceeds. To do so, contact your insurance carrier and complete a change of beneficiary form naming "Presbyterian Homes Foundation, Inc."

OUTRIGHT GIFT

If you own a fully paid, existing life insurance policy that you no longer need, you may want to consider donating the policy to the Presbyterian Homes Foundation. You benefit from an income tax charitable deduction for approximately the cash surrender value of the policy. We generally liquidate donated policies immediately and use the proceeds as you designate.

To learn more about gifts that cost nothing today, please contact us.

GIFTS THAT PAY YOU BACK

In some cases, you may want to make a current gift, but you also need to meet your financial planning goals for your family. It is often possible to leverage your financial resources and do both through a charitable gift that pays you back. If your goal is to:

INCREASE YOUR RETIREMENT INCOME

Whether you're still working or have retired, there are tax-advantaged ways to provide yourself with a secure retirement income and support the Presbyterian Homes Foundation.

Gift Options: Charitable Gift Annuity, Flexible Gift Annuity, Charitable Remainder Trust

MAXIMIZE YOUR FAMILY'S INHERITANCE

If you're subject to gift and estate taxes, we can help you apply special giving techniques to provide the greatest benefit to your family, while you invest in the futures of those we serve.

Gift Options: *Charitable Lead Trust, Wealth Replacement Charitable Remainder Trust*

PROVIDE SUPPLEMENTAL INCOME TO A LOVED ONE

Support Presbyterian Homes & Services while providing supplemental income to a loved one.

Many families have elderly relatives in need of help. Using charitable gifts, it is possible to respect their dignity while assisting them with monthly expenses.

Gift Options: *Charitable Gift Annuity, Charitable Remainder Trust*

The Presbyterian Homes Foundation can assist you and your advisors with details about the different gifts that pay you back. We offer charitable gift annuities through a partnership with the Community Foundation of Herkimer & Oneida Counties. To learn more about gifts that pay you back, please contact us at 315-725-6277.

GIFTS USING ASSETS OTHER THAN CASH OR CURRENT INCOME

The most common form of charitable gift is cash. These are wonderful gifts that we can put to use right away. It is also possible to make charitable gifts using other assets which may provide you with tax advantages, and increase your support for Presbyterian Homes & Services now without tapping your current income or ready cash.

Gift Options: *Appreciated Securities (e.g. stock, mutual funds, bonds, hedge funds, real estate investment trusts), Real Estate (e.g. home, vacation home, rental properties), Business Interests, Art and Collectibles*

ENDOWED FUND

Does Presbyterian Homes & Services offer something you're passionate about? Here's a great way to ensure that service continues. A gift of $10,000 or more can establish a specific and restricted fund for your area of interest. It can be set up as a memorial gift or honor fund in a specific person's name, a great way to share your passion and legacy.

To learn more about gifts using assets other than ready cash or income, please contact us at 315-725-6277.

THE POWER OF GIVING: PATRICK & MARGE MOYLAN

With a giving history of more than 12 years, the Moylans have proven that every positive action is a seed that can take root and grow well beyond our dreams. Since 2008 they have virtually doubled their annual gift every year, and have been the catalyst for more than a dozen independent fundraisers to benefit Presbyterian Homes Foundation, resulting in tens of thousands of dollars over the years. They have touched, and been touched, by uncountable others over the years.

MYRA KAZANJIAN *Inspirational Leader*

Myra is the leader of the Whitesboro Presbyterian Church, one of the most highly dedicated churches to the Presbyterian Homes Foundation, with proceeds going to the Parkinson Renovation project. She also donated a substantial personal gift after her mother resided in the rehabilitation unit, wanting to help support several major projects she witnessed in progress. To her, every gift is daily improvement and tangible comfort for those in our care.

LASTING RELATIONSHIPS: KEN & ENOLA DICKSON

The Dicksons have been giving to the Foundation for more than 20 years. They have taken advantage of a matching gift program through their employer, doubling their charitable giving. The rewards of giving have become an essential part of their lives.

"THE STAFF **INSPIRED ME,** AND WENT OUT OF THEIR WAY TO ACCOMMODATE MY LIFESTYLE."

- MARK CHRYSLER

CHANGE YOUR LIFE, AND THE LIVES OF MANY OTHERS, FOR YEARS TO COME. Ensure your legacy through the Presbyterian Homes Foundation. We are happy to assist you and your advisors as you craft your plan. For more information on how you can get started, contact Lenora D'Apice, Executive Director of Advancement at LDApice@presbyterianhomes.com or 315.725.6277.

"THE STAFF MEMBERS ARE **WONDERFUL,** WITH UNLIMITED PATIENCE. THE MEALS AND SERVICE ARE TOP NOTCH."

- SINA KOWALSKY

SINA KOWALSKY *Licensed Home Health Care and Social Day Care Participant*

"This was the brightest and most inviting of all the social day care locations I looked at. The staff members are wonderful, with unlimited patience. The meals and service are top notch.

With Home Care, someone comes to my home to help me with exercise, work around the house, and meals. They anticipate my every need. I could not be at home independently without this service. I was reluctant at first, but both programs have turned out to be the best things that have happened to me."

PRESBYTERIAN
HOMES & SERVICES
A Community of Care

P.O. Box 1144 | New Hartford, NY

PRESBYTERIAN HOMES FOUNDATION, INC.

THANK YOU for considering a gift to benefit the Presbyterian Homes Foundation.

☐ I have already included Presbyterian Homes Foundation in my plans. Please send me a Helena M. Burrows Legacy Society welcome packet.

☐ I am considering a legacy gift to support Presbyterian Homes Foundation.

Please send me additional information on charitable gifts to benefit Presbyterian Homes Foundation:

☐ Gifts That Cost Nothing Today

☐ Gifts That Pay You Back

☐ Gifts Using Assets Other than Cash or Current Income

I prefer to receive this information via:

☐ Regular mail ☐ Email ☐ Please call me

Name

Address

City, State, Zip

Email

Cell Phone Home Phone

For additional information, please call Lenora D'Apice at (315) 725-6277, or by email at LDApice@presbyterianhome.com

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