Planned Giving

Giving to Four Seasons is *Easy!*

Below are some of the simplest and most common ways donors support our mission.

1. **Gifts From a Will or Trust (Bequest):** Name Four Seasons as a beneficiary in your will or trust. You can leave a specific dollar amount, a percentage of your estate, or even a specific asset. Plus, it may reduce estate tax.
2. **Gift of Retirement Assets:** Retirement assets are not always great assets to leave to heirs as they may be subject to estate or income taxes. For that reason, many people leave stocks, bonds, and real estate to their heirs and give their IRA or other retirement assets to charity. Contact your retirement custodian to request a beneficiary designation form.
3. **Gift of Life Insurance:** If you have a life insurance policy, you can donate a portion to us and take an immediate tax deduction. You can also name us as a full or partial beneficiary of your policy.
4. **Appreciated Securities.** Donating appreciated stock or other assets is an easy and tax-effective way to make a gift to Four Seasons. You can avoid paying capital gains tax on the sale of the asset while receiving a charitable income tax deduction.

A Simple Way
to Make a
Meaningful Impact

Take this brochure to your legal advisor or contact our office to begin the conversation.

Legal Name: Four Seasons Foundation
Address: 211 N. Main St., Hendersonville, NC, 28792,
Federal Tax ID #: 47-5508988
Sample Language: "I give (specific dollar amount, percentage of estate, or specific asset) to Four Seasons Foundation, for its general use and purposes."

If you are interested in learning more about creating a gift to Four Seasons in your estate, need sample language to provide to your attorney, or need an attorney referral, **please contact our office at 828.513.2440 or Development@FourSeasonsCFL.org.**

This information is not intended as tax, legal, or financial advice. Gift results may vary. Consult your personal financial advisor, CPA or attorney for information specific to your situation.

FOUR SEASONS
FOUNDATION

211 N. Main Street | Hendersonville, NC 28792
FourSeasonsFDN.org

A Simple Plan Provides Peace

Your Guide to Wills, Trusts, and Planned Giving

FOUR SEASONS
FOUNDATION

Estate Planning

Most Americans DO NOT Have an Estate Plan.

They may feel it is only for the wealthy, that their heirs would simply divide everything equally, or that estate planning is too complicated or expensive. **The truth is that *everyone* needs an estate plan.**

Estate plans are not just about distribution of property after you die. Your plan will also provide instructions for decisions related to your health and finances should you be unable to make those decisions for yourself. These plans are detailed through a healthcare power of attorney, living will, and general power of attorney.

An Estate Plan Provides:

- *Peace:* An estate plan can offer you and your-loved ones peace of mind. It removes the worry of who will have to make hard decisions about your health or your property. Plus, your plan will allow your loved ones to focus on healing and life after loss.
- *Protection:* An estate plan provides for your future medical decisions and protects your family. A good plan can increase your lifetime security and achieve your goals for family and charity.
- *Provision:* A well-designed estate plan-makes provision for you, your family, and your community. You can transfer property to the right people, in the right way, at the right time and at minimal cost.

Questions to Consider

Who should receive my assets?_____

Who should administer my estate?_____

Who would I like to make financial decisions for me?_____

Who would I like to make healthcare decisions for me?_____

Who would I like to care for my minor-aged children?_____

Would I like to give to charity?_____

Estate Planning Documents

HEALTH CARE POWER OF ATTORNEY

- Name someone to make health care decisions for you when you are unable;
- Can specify their level of authority; and
- Can help avoid the need for a guardianship proceeding.†

DURABLE GENERAL POWER OF ATTORNEY

- Name someone to make financial decisions if you become incapacitated;
- Agent is enabled to file income tax returns, pay bills, pay health insurance claims, and perform other acts on your behalf; and
- Can help avoid the need for a guardianship.†

ADVANCED DIRECTIVE FOR A NATURAL DEATH ("LIVING WILL")

- Directs physician to withdraw or cease life-prolonging care; and
- Can specify application if you (a) have incurable or irreversible medical condition; (b) are unconscious without likelihood of regaining consciousness; and (c) suffering from irreversible advanced dementia or cognitive loss.

LAST WILL & TRUST

- Provides for the distribution of your assets upon death;
- If you die without a Will, state law will determine what happens to your assets - not always what would be desired;
- Name someone to administer your estate (Executor) and or trust (Trustee); and
- Use a special needs trust to preserve a beneficiary's eligibility of government benefits (e.g. Medicaid).

OTHER DOCUMENTS & OPTIONS TO CONSIDER

- Revocable Living Trust;
- HIPAA Authorizations;
- Instructions regarding disposition of remains and funeral or burial requests;
- Trusts for charitable or tax planning purposes;
- Updating beneficiary designations for brokerage accounts, retirement accounts and life insurance policies;
- Memorandum regarding specific items of tangible personal property;
- Online accounts & access; and
- Medical Orders for Scope of Treatment (MOST) form.

While some documents do not require an attorney, it is important to consult with an attorney with regard to your estate planning needs.

† An effective estate plan can, but is not guaranteed, to avoid the need for a guardianship.