50% of Americans *Die Without a Will*

Why do people avoid making a will? Some put it off, thinking they have more time,or think their heirs will simply divide everything equally. Still others may think estate planning is too complicated or expensive. ***They may feel "estate planning" is only for the wealthy, but an "estate" is actually just a term for assets, which we all have, and doesn't mean you own a large estate.***

EVERYONE *Needs an Estate Plan*

- If you die without a will, you may think your heirs will divide things equally but actually, North Carolina has a complex statute that may not be what you want, so ***having an estate plan removes the worry of who will make decisions after you are gone.***
- It ***provides you with peace of mind*** knowing how your health care and financial decisions will be made should you not be able to make those decisions any longer.
- While some estate plans can be complex, ***most plans are surprisingly simple and straightforward.***
- ***You can build a lasting legacy through a plan of giving to Four Seasons.***

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."

Learn More

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.

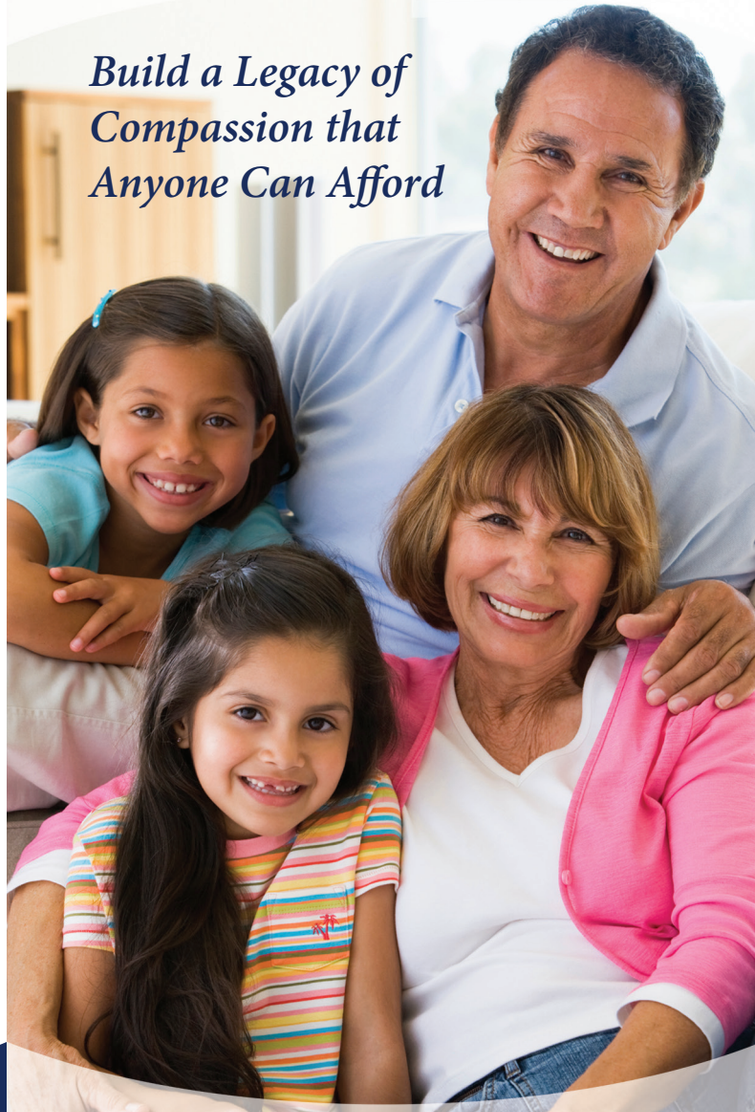
FOUR SEASONS
FOUNDATION

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

FOUR SEASONS
FOUNDATION

Impactful Giving

Build a Legacy of Compassion that Anyone Can Afford



(828) 513.2440
FourSeasonsFDN.org

AN ESTATE PLAN IS NOT ONLY FOR THE WEALTHY, EVERYONE HAS AN "ESTATE" OR ASSETS

Build Your Legacy at Four Seasons

No matter the size of your estate, your gift is a lasting act of compassion for your community. Four Seasons, The Care You Trust, is grateful to serve 13 counties in Western North Carolina with Serious Illness Care, Hospice Care, Grief Services and more. Because Four Seasons is a non-profit, they are able to offer patient-centered care provided to everyone, regardless of ability to pay. Your gift means that we can continue to provide this care in the future, care that your own family may someday need.

ESTATE PLANNING BASICS

Below are documents you should complete to give your family and yourself peace of mind and direction.

1. **Healthcare Power of Attorney**
2. **Advanced Directive or Natural Death (Living Will)**
3. **Durable General Power of Attorney**
4. **Last Will and Testament**

It is so important to review your plan every 3-5 years and after any major life occurrence such as family births, family deaths, divorces, remarriages, or major medical event.

If you've moved from another state, have your plan reviewed to make sure that it follows the laws where you currently reside.

THE IMPACT OF YOUR GIFT

A gift in your estate can have a meaningful impact for years to come. Your gift can support care for those who may not have the ability to pay or fund programs like grief services or spiritual care, which are not covered through insurance. When you give to Four Seasons in your estate, you are creating a legacy of providing compassion and dignity.

"There was no question about it. I value what Four Seasons did for my husband and me. I know my gift will be put to good use. I want another husband or wife to feel what we felt."

- Lillian Meiggs

A Gift To Her Community

Wally Ruck knew she wanted to make an impact in her community. So, she chose to give to charities through her estate. Her gift to Four Seasons helped fund the Lois' Linens Endowment Fund which provides new twin sheets for hospice patients when a medical bed is delivered to their home. Wally's gift will help ensure Lois' Linens continues to provide linens to patients in need for years to come.

"The Four Seasons team allowed Evelyn to feel like she could breathe and take care of herself. She knew her husband was in good hands, and she completely trusted them. Four Seasons deeply touched her life and she knew she wanted to give back – that is why she included the organization in her estate."

- Deborah Tessler
personal friend and executor of Evelyn's estate

Giving to Four Seasons is *Easy!*

Below are some of the simplest and most common ways donors support our mission during life or through their estate plan.

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 or income.

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 all or a portion of 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.

Give Today by Calling 828.513.2440 or Online at FourSeasonsFDN.org