The planned giving programs at St. Joseph's Regional Medical Center Foundation and St. Joseph's Wayne Hospital Foundation give you the opportunity to provide for the long-term health of our hospitals. There are various ways to make a gift to the Foundations that will not only give you the satisfaction of knowing you are directly contributing to the health of the St. Joseph's community, but also providing for your own financial well-being at the same time. Donate Now
!

In order to honor those individuals whose farsighted planning assures the meaningful financial support lasting beyond one's lifetime, St. Joseph's Regional Medical Center created the Seton Legacy Society.

You are invited to join the Seton Legacy Society by choosing a gift plan that is right for you!

Gifts through your will or trust, retirement plans, and life insurance provide you with special benefits and the satisfaction that you are making a difference for the medical center that made a difference for you. You can leave a legacy for St. Joseph's Regional Medical Center Foundation or St. Joseph's Wayne Hospital Foundation that will insure the continuation of the quality healthcare for the community. What an outstanding legacy that will be!

If you wish to make a gift today but cannot afford to lose the income your assets are providing, we can help. St. Joseph's Foundation can address your financial health just as the hospital cares for your physical wellbeing. Charitable gift annuities and charitable trusts offer you income in return for your gift. Contact us to determine if this is right for you.

Our team of gift planning specialists will help you choose the best way for you to make a difference for St. Joseph's. Please contact us at 973.754.4401 as we create your legacy.

To learn about ways that you can join these donors as a member of the Seton Legacy Society or how you can make a lasting gift to St. Joseph's Wayne Hospital, please review the following gift opportunities.

- Bequests - "I want to leave gifts in my will or trust"
- St. Joseph's Charitable Gift Annuity - "I want to create income for myself and leave a gift to St. Joseph's."
- Retirement Plan Assets - "I want to use my retirement plans to make a difference."
- Appreciated Assets - "I have assets that would benefit St. Joseph's"
- Life Insurance - "I have life insurance plans for St. Joseph's."
- Charitable Trusts - "Is a charitable trust for me?"

Bequests

Remembering St. Joseph's in your will or trust can be easily accomplished with the designation of a specific dollar amount or other property. You may also designate St. Joseph's to receive a specified percentage of your estate assets.

The following is some sample language that you may use to remember St. Joseph's in your will or trust:

"I give and bequeath to St. Joseph's Regional Medical Center Foundation, Paterson, New Jersey [or St. Joseph's Children's Hospital, Paterson, New Jersey; or St. Joseph's Wayne

Hospital, Wayne, New Jersey; or St. Vincent's Nursing Home, Cedar Grove, New Jersey], the sum of $--- (or specific asset or --- percent of the remainder of my estate) to be used for its general charitable purposes."

St. Joseph's Charitable Gift Annuity

A St. Joseph's Charitable Gift Annuity is an ideal way to accomplish your personal financial goals and support the mission of St. Joseph's.

What are the benefits?

- Lifetime income at attractive, fixed rates,
- Eligibility for a charitable income tax deduction for a portion of the gift,
- Reduction and deferral of capital gains taxes if appreciated securities are used,
- Part of your annuity payments may be tax-free for a number of years,
- Supporting St. Joseph's Regional Medical Center Membership in the Seton Legacy Society or St. Joseph's Wayne Hospital.

How does it work?

- You make a one-time donation of at least $5,000 in cash or appreciated securities to St. Joseph's. In return for this donation, St. Joseph's pays one or two individuals of your choosing an annuity each year for life. You can choose to take payments immediately or defer until a later age.
- You are eligible for an immediate income tax deduction for the part of your contribution that is considered a charitable gift. The annuity payments received may be partially tax-free during the annuitant's life expectancy. And you can reduce and defer capital gains taxes with donations of appreciated securities.
- At the end of the lifetime of the annuitant(s), St. Joseph's benefits by retaining funds remaining from your initial donation. This touches many lives and allows St. Joseph's to restore hope to some and give the gift of life to others.

For a confidential personal benefits profile and determination of your annuity rate, please contact us at either: St. Joseph's Regional Medical Center Foundation at 973.754.4401 or St. Joseph's Wayne Hospital Foundation at 973.956.3304.

Retirement Plan Assets

Did you know that you could support St. Joseph's important lifesaving work by naming the Foundation as the partial or sole beneficiary of your IRA, 401(K), 403(B) or other retirement assets?

Why use retirement assets to make a gift?

- Since retirement plan assets may be subject to both income and estate taxes if left to heirs, estate planners often recommend that you designate all or a portion of the charitable organization like St. Joseph's,
- By leaving such assets to St. Joseph's, you can pass other assets to your heirs which may lower the tax burden.

How can I name St. Joseph's?

- You should request a "change of beneficiary" form from your retirement plan administrator. On this form, you can name St. Joseph's as sole or partial beneficiary, or you can name us as a contingent beneficiary in case your immediate beneficiary predeceases you.

St. Joseph's should be listed as either of the following:

St. Joseph's Regional Medical Center Foundation

703 Main Street

Paterson, NJ 07503

Tax ID # 22-2448138

St. Joseph's Wayne Hospital Foundation

224 Hamburg Turnpike

Wayne, NJ 07470

Tax ID # 22-2627588

Appreciated Assets

Did you know that you can support St. Joseph's critical mission by donating appreciated assets like stocks, real estate, works of art, etc. to St. Joseph's?

Why donate appreciated assets?

- By donating an appreciated asset to St. Joseph's, you may benefit from an income tax

charitable deduction at the current market value and not pay capital gains tax on the asset's appreciation.

Life Insurance

Did you know that you can support St. Joseph's tradition of compassionate quality care by naming St. Joseph's as the partial or sole beneficiary of your life insurance policy?

Why life insurance?

- By leaving the proceeds of an insurance policy to St. Joseph's the proceeds of the insurance policy will not be subject to estate taxes upon your death. Also, if you transfer ownership of the policy to St. Joseph's during your lifetime, you may qualify for an income tax charitable deduction and you may deduct the cost of future premium payments.

How can I name St. Joseph's?

- If the policy already exists, you should request a "change of beneficiary" form from the insurance company. You can name St. Joseph's as sole or partial beneficiary or you can name us as a contingent beneficiary in case your primary beneficiary predeceases you.

St. Joseph's should be listed as either of the following:

St. Joseph's Regional Medical Center Foundation

703 Main Street

Paterson, NJ 07503

Tax ID# 22-2448138

St. Joseph's Wayne Hospital Foundation

224 Hamburg Turnpike

Wayne, NJ 07470

Charitable Trusts

For a confidential personal discussion of the benefit of charitable trusts to fulfill your intent to leave a legacy for St. Joseph's please contact us at either: St. Joseph's Regional Medical Center Foundation at 973.754.4401 or St. Joseph's Wayne Hospital Foundation at 973.956.3304.