



About the Society

The Oneida Healthcare Legacy Society acknowledges those who have made an intended gift of any amount in the form of a planned gift, for example:

- A bequest in your will or living trust
- A life income agreement, such as a charitable remainder trust or charitable gift annuity
- Gift of an IRA or other retirement plan
- Gift of a full or partially paid life insurance policy
- A life estate in a residence or farm

As a member of the Oneida Healthcare Legacy Society, you will receive invitations to Legacy Society events, a listing in the Legacy Society honor roll, a commemorative print to honor your generous gift to the Hospital, and complimentary subscriptions to special OHC publications and reports.

"Anyone who knows me knows the hospital has always meant a lot to me personally. The addition of the Extended Care Facility was a true blessing to our community as well. Anne and I made a legacy gift to the hospital as our way of seeing to the future needs of a thriving organization. I can't say enough about how fortunate we are to have OHC right here in our neighborhood. It's one of the best investments one can make."

— James J Devine, Jr.

Types of Bequests

Specific Bequests

A specific bequest directs a specific dollar amount or particular assets such as securities, real estate, or tangible personal property (works of art, etc.)

Residuary Bequests

Through a residuary bequest, Oneida Healthcare receives all or a percentage of the remainder of the estate after specific amounts bequeathed to other beneficiaries have been distributed and estate-related expenses have been paid.

Contingent Bequests

This is a bequest made on condition that a certain event must occur before distribution to the beneficiary. A contingent bequest is specific in nature and fails if the condition is not met. A contingent bequest is also appropriate if you want to name a secondary beneficiary, in case the primary beneficiary doesn't survive you.

Oneida Healthcare is here to help you with sample language and to answer any questions that you may have. If you have made such a bequest, or intend to do so, please tell us about it with a telephone call (315) 361-2169. Whether creating a new will or amending an existing one, Oneida Healthcare advises that you consult with your attorney first.



What type of legacy

Will you leave?



Charitable Bequest

Your Bequest to Oneida Healthcare can help ensure the future of this wonderful community asset! A Bequest is the simplest way for many donors to make a significant, lasting gift. It also enables you to make a major gift that might not otherwise be possible - and a bequest may also significantly reduce the state and federal estate taxes due at death.

Many individuals can make significant bequests at a relatively small cost to their heirs. When the needs of spouses, children and other loved ones have been addressed, many people find it satisfying to know that part of their assets will go toward the common good. When you are preparing a will, ask yourself, *"Are there any charitable interests I would like to support through my will?"*

You can shape specific provisions into your bequest. Or, you can make an unrestricted gift that offers Oneida Healthcare the flexibility to use your funding where it is needed most. A bequest may also be made in honor or memory of another individual.



Charitable Gift Annuity

The Charitable Gift Annuity is a simple contract between you and Oneida Healthcare. In exchange for a gift of cash or marketable securities, Oneida Healthcare promises to make fixed payments to you for your lifetime and, if you choose, the lifetime of a surviving spouse or another second person.

Here's how it works – The lifetime income you receive is a percentage of your gift and depends on your age at the time of the gift. The older you are, the higher that percentage is. For example, with a gift of \$10,000 or more, an individual at age 74 will receive a rate of 6.1%*; at age 80 a rate of 7.1%*, and at age 90 a rate of 9.5%*. Because the payments in a "two-life" gift annuity are based on the ages of both people, the percentage received may be slightly lower. Payments are generally made quarterly.

In addition to a guaranteed annual income, other benefits include:

- Current income tax deduction
- Tax free income on a portion of the income received
- Special treatment of capital gain tax (on gifts made with appreciated securities)
- Reduction of estate taxes
- Opportunity to make a significant gift to Oneida Healthcare

For more information, please contact us at (315) 361-2169. We would be happy to meet with you and provide you with a sample gift illustration at no obligation. We recommend that you consult with your legal and financial advisors and any interested family members before making a gift. Oneida Healthcare will be pleased to assist you and your advisors in determining the option that is best for you.

*Rates subject to change

Request Further Information

I have reviewed your brochure on planned giving options and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable gift planning options.

Name _____

Street _____

City _____

State / Zip _____

Home Phone _____

Work Phone _____

Email _____

(Please complete and return. All inquiries are treated with complete confidence.)



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