

# THOUGHTFUL GIFTS ANYONE CAN MAKE...

To Advance the Well-being of Older Adults  
To Create Your Legacy  
To Achieve Your Goals



**PRESBYTERIAN  
COMMUNITIES  
OF SOUTH CAROLINA**

*We are a compassionate Christian ministry  
dedicated to enriching the quality of life for seniors of all faiths.*



## OUR FUTURE ... YOUR LEGACY

For more than 60 years, Presbyterian Communities of South Carolina has been an expression of loving support for older adults, as well as their families. In our retirement communities, residents find fellowship, opportunities to stay mentally and physically active, and a caring touch when needed. And families find peace of mind knowing that the best resources are at hand to support and encourage their loved one.

Our tradition of excellence in all levels of retirement living was established with God's help through the hard work and generosity of earlier generations. This tradition endures as God continues to work through generous folks who care about the well-being of older adults.

Will you consider being one of those special people who leaves a legacy of caring through a planned gift? These gifts can be made in a variety of ways, one of which is sure to meet your personal needs. There are even ways to give at no cost to you today. When you make a planned gift for the benefit of PCSC, you help ensure this ministry will always have the presence and resources needed to support seniors in mind, body, soul and spirit.

## A WITNESS OF FAITH AND COMPASSION

“We have seen a number of friends and family members enjoy life at Presbyterian Communities. In particular, we saw how much Rosemary's mother was blessed by The Foothills Retirement Community. She was an outgoing, social person who enjoyed the activities and fellowship offered there. Foothills truly became her home, and the residents and staff there became her family.

We have invested in what we believe in by establishing a charitable gift annuity for the benefit of PCSC. Because this gift pays us income for life and leaves the residual to PCSC, this act of stewardship provides for both the present and the future. This is our way of helping others after we are gone and heeding the commandment to ‘honor thy father and mother,’ which is what this ministry is about.”

**- Lamar and Rosemary Bailes**

*Rosemary is a former PCSC Trustee. As donors of a planned gift, she and Lamar are also members of the Good Samaritan Society.*

# DISCOVER HOW EVERYONE BENEFITS FROM PLANNED GIFTS

YOUR GOAL	YOUR GIFT	YOUR METHOD	YOUR BENEFIT
Make a gift while leaving more of your estate to your heirs	Gifts of Retirement Assets (e.g., 401-K, IRA)	Name us as the beneficiary of your retirement plan, and pass less-taxed assets to your heirs	Avoid up to 60% income tax on your retirement assets; pass more of your estate to your heirs
Make a gift that costs you nothing during your lifetime	Gifts Through your Will or Trust ("Bequest")	Include a gift of cash, property or a share of your estate through your will or trust	A gift that does not affect your cash flow, and you can adjust your gift as circumstances change
Make a gift and receive a guaranteed "paycheck" for life	Charitable Gift Annuity	Donate cash or securities in a plan where the remainder comes to us after your passing	Receive higher rate of return, tax-advantaged payments for life, charitable tax deduction, and avoid capital gains tax
Make a gift and receive a steady income for life	Charitable Remainder Unitrust, Charitable Remainder Annuity Trust	Share your assets with us in a plan that gives you an income for life and passes us the remainder	Diversify assets, avoid or defer capital gains tax, receive charitable tax deduction, secure often greater income and possible inflation protection
Make a large gift at little cost	Gift of Life Insurance	Donate a life insurance policy you no longer need or name us in an existing one	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums
Make a gift that preserves your assets for your heirs	Charitable Lead Trust	Use appreciating assets to create a trust that will pay us income for a period of years, and then pass the assets back to you or your heirs	Shelter your growing assets and benefit Presbyterian Communities of South Carolina right away; reduce or eliminate gift and estate tax
Plan a future gift in the simplest way possible	Gift the balance of your account (POD or TOD)	Designate the balance of your bank or brokerage account, retirement plan, annuity or life insurance policy to go to us	Make an extraordinary contribution that costs you nothing now and is as simple as signing your name

When you plan a legacy gift to Presbyterian Communities of South Carolina, you support the well-being of older adults for years to come, and you make an enduring statement about what you value.

# MAKE A PLANNED GIFT TO CREATE YOUR LEGACY.

You don't have to be rich, and it is easier than you think!

Depending on your goals, circumstances and the gift type you choose, you could increase your income, decrease your estate taxes, and/or receive a significant tax deduction for carefully planned gifts. For example, you can:

- Make a gift that costs you nothing.
- Make a gift that increases your retirement cash flow.
- Turn surplus life insurance coverage into a gift.
- Make a gift using appreciated securities and realize larger tax savings than if you had used cash.
- Preserve your estate for your children.
- Donate your house, take a tax deduction, and continue to live in it rent-free.

If you plan to leave a bequest, retirement funds, insurance policy or other property to Presbyterian Communities of South Carolina, please note the suggested language for this purpose in the next column. Thank you!

## HOW TO IDENTIFY PCSC IN YOUR WILL, TRUST OR BENEFICIARY DESIGNATION

You may designate your gift for Presbyterian Communities of South Carolina. The Federal Tax ID for PCSC is 57-0373677.

## YOU DON'T HAVE TO RE-INVENT THE WHEEL (OR THE WILL!)

Leaving your mark can be as easy as adding a one page amendment (a "codicil") to your existing will, designating PCSC as a beneficiary of your estate. You can use simple language like this:

*"I give and bequeath to Presbyterian Communities of South Carolina (Tax ID 57-0373677), the sum of \$ \_\_\_\_\_ [or \_\_\_\_% of my residual estate] for its general support [or state a specific fund or program]."*

## GOOD SAMARITAN SOCIETY

Please let us know if you make a bequest or other estate plan. This enables us to make sure we understand your designation for the use of your gift. Also, we will gratefully enroll you as a member of the Good Samaritan Society.

As a Good Samaritan Society member, your name will be published annually in the donor edition of **Community Connections** in recognition of your generous intent. This recognition encourages other potential donors to follow your lead. Of course, we respect your privacy if you wish to remain anonymous.

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