

SUPPORT THE MISSION

Gift Planning Guide

for Presbyterian Senior Living



PRESBYTERIAN
SENIOR LIVING

GIVING LIFE TO OUR MISSION

PHILANTHROPIC AREAS TO SUPPORT

Through donors' heartfelt contributions and legacy gifts, critical support is provided where it's needed most. These philanthropic opportunities are organized in order of priority, determined by the demonstrated need, and assist us in fulfilling our mission and vision.

MISSION-SUPPORTING GIFTS

RESIDENT ASSISTANCE

HEALTH AND WELL-BEING ACROSS THE CONTINUUM

COMMUNITY ENHANCEMENT FUND

TEAM MEMBER ASSISTANCE FUND

Other opportunities may exist. Contact Mission Support to learn more (see pg. 11)

Legacy Circle

The strength of Presbyterian Senior Living depends in large part upon the foresight and support of those who look to the future. The Legacy Circle gratefully acknowledges donors who have chosen to include Presbyterian Senior Living or their community in their will or other estate planning documents.

As a donor, you will enjoy:

- A permanent legacy at Presbyterian Senior Living
- Recognition as a member of the Legacy Circle (or anonymity, if that is your preference) in the annual report
- Special communications, including periodic updates from leadership
- Private invitations to Legacy Circle events
- An exclusive Legacy Circle lapel pin



Presbyterian Senior Living enriches our lives, strengthens our connections through friendship and community, and offers a foundation upon which to build our future.

Gift planning can offer creative strategies to support an area at Presbyterian Senior Living or your community that is most important to you, while also caring for your loved ones and meeting your personal financial goals. Your gift allows Presbyterian Senior Living and its communities to plan for the future. Some gifts can provide you with income, and many can strategically reduce both income and estate taxes.

This booklet is designed to summarize a range of charitable giving options and ways you can increase tax and economic benefits while giving life to the mission of Presbyterian Senior Living. This information is intended to provide general information and is not intended to provide specific legal, tax or investment advice. We encourage you to consult your legal and financial advisers.

Those who include Presbyterian Senior Living or their community in their wills or other estate planning documents are recognized as members of the Legacy Circle. We respect your privacy. Your information will not be sold, rented, lent or otherwise disclosed. PSL and your community are a 501(c)(3), and gifts are tax-deductible to the fullest extent of the law.

Sincerely,

Bethanie Constant
VP Mission Support

Gifts That Can Be Used Today

Shape the future and see your generosity in action.

There are many assets in addition to cash that can benefit Presbyterian Senior Living or your community today. These offer tax benefits, such as an income tax deduction, as well as the opportunity to support existing programs, establish or add to an endowment, or provide funding for capital projects.



Appreciated Securities: Stocks, Bonds, Mutual Funds

You can make an outright gift of appreciated securities. Giving appreciated securities is a tax-smart way to support Presbyterian Senior Living or your community. For securities held longer than one year, you can deduct the full fair market value, regardless of what you originally paid for them. You also avoid paying capital gains taxes on appreciation. Presbyterian Senior Living, or your community welcomes securities gifts of all sizes.

Gifts from Your IRA

If you have an IRA and are 70 1/2 or older, you may donate tax-free from your IRA in direct support of Presbyterian Senior Living or your community. These gifts are called Qualified Charitable Distributions.

Benefits of an IRA Qualified Charitable Distribution

- Allows individuals 70 1/2 or older to transfer up to \$111,000 (2026) from an IRA directly to a qualified charity. The annual max dollar amount is adjusted annually for inflation.
- Satisfies your required minimum distribution (RMD) for the year.
- Reduces your taxable income, even if you do not itemize deductions. You pay no taxes on the transfer.

How an IRA Qualified Charitable Distribution Works

Reach out to your IRA plan administrator/custodian to make a gift from your IRA to Presbyterian Senior Living or your community. Your IRA funds will then be directly transferred to Presbyterian Senior Living to help continue our important work.

- You may designate your gift to the area of greatest need or one of the Philanthropic Areas to Support. Please contact us to discuss your options.
- To benefit in the current year, complete your Qualified Charitable Distribution gift before December 31 – allow two to three weeks for processing by your custodian.
- Please notify the Mission Support Office of your intention so we can keep an eye out for your contribution.

Donor Advised Funds

If you have a Donor Advised Fund, you can direct the holder of your fund to make a grant to support Presbyterian Senior Living's mission without additionally affecting your financial position. A Donor can name PSL or their community as the beneficiary of the Donor Advised Fund. Upon death the designated community will receive the remainder of the Donor Advised Fund.

Charitable Lead Trust

A lead trust supports Presbyterian Senior Living or your community now and helps you transfer wealth to the next generation in a tax-efficient manner. A lead trust makes payments to Presbyterian Senior Living or your community for a designated period of time (usually 15-25 years). When the trust ends, the remaining assets are paid to you or other beneficiaries. Presbyterian Senior Living or your community welcomes lead trusts of \$100,000 or more.

Real Estate

Presbyterian Senior Living, or your community may accept gifts of real estate, such as personal residences, vacation homes, commercial and rental properties, and undeveloped land. You can receive a charitable income tax deduction for the full fair market value of the property and avoid capital gains tax on any appreciation. Your transfer of property to Presbyterian Senior Living or your community will also remove the burden and expense of managing and selling your property.

Gifts That Can Be Used in the Future

These gifts ensure future generations of residents, villagers, and team members will benefit from your generosity and legacy.



Beneficiary of Accounts including Retirement Plans and Life Insurance

You can designate Presbyterian Senior Living or your community as a beneficiary of a retirement account, an investment or bank account, or your life insurance policy by completing a beneficiary designation form with your broker, banker, or agent. In planning your estate, consider leaving Presbyterian Senior Living or your community your retirement plan assets, while leaving more favorably taxed assets to your family. Retirement accounts such as IRAs, 401(k), and 403(b) plans can be subject to double taxation – ordinary income tax and estate tax – meaning that more than 60 percent can go to taxes if left to your heirs. Retirement plan assets left to Presbyterian Senior Living or your community will transfer tax-free. Your will does not control these transfers. You can even list Presbyterian Senior Living or your community as a contingent beneficiary. Presbyterian Senior Living, or your community welcomes beneficiary gifts of all sizes.

Bequests

A bequest is a transfer of cash, securities or other assets made through your will or living trust and can be made for a specific amount, percentage of your estate, or a particular asset. Like other gifts, bequests can be unrestricted in purpose or designated to one of the Philanthropic Areas to Support as identified by the Presbyterian Senior Living Board of Trustees. A will can be changed at any time with an amendment, which means the donor does not have to rewrite the entire will. Presbyterian Senior Living, or your community welcomes bequests of all sizes.

Real Estate

Presbyterian Senior Living, or your community may accept gifts of real estate, such as personal residences, vacation homes, commercial and rental properties, and undeveloped land. You can receive a charitable income tax deduction for the full fair market value of the property and avoid capital gains tax on any appreciation. Your transfer of property to Presbyterian Senior Living or your community will also remove the burden and expense of managing and selling your property.

Bequest Language to Use in Your Will or Trust

One sentence can make a lasting difference. We suggest the following bequest language:

I give [all of the residue of my estate OR an amount equal to X percent of the residue of my estate OR \$ _____] to Presbyterian Senior Living, a nonprofit located in Dillsburg, Pennsylvania, for its general and charitable purposes. Presbyterian Senior Living's Tax ID number (EIN). *You may designate your gift to a specific community. Please note that, along with the city and EIN. See EINs listed below.*

If you wish to designate your bequest, please add the following paragraph. Please note, minimums may apply to designated funds. Please contact us to learn more.

The donor requests the Board of Trustees to consider this gift be used for the support of [desired purpose]. If at the time this bequest is received by Presbyterian Senior Living, or thereafter, Presbyterian Senior Living determines that all or part of said income of the Fund cannot be utilized to the best advantage for the purpose designated herein, then all or any part of the annual income may be used for such other institutional purpose which, in the sole discretion of Presbyterian Senior Living, shall most closely carry out my original intent.

Community	EIN#
Presbyterian Senior Living	23-1381404
Affordable Housing Foundation	99-0694153
Carroll Village (Moyer House)	23-2941518
Cathedral Village	23-2018005
Glen Meadows	52-2133513
Green Ridge Village	23-2941518
Kirkland Village	23-2941518
The Long Community	94-3446933
Mark Kennedy Park	23-2941518
Pine Run Village	92-3450668
Presbyterian Home at Williamsport	23-2941518
Presbyterian Homes in the Presbytery of Huntingdon Foundation	20-1195007
Presbyterian Village at Hollidaysburg	23-1352512
Quincy Village	23-1173321
St. Andrew's Village	23-2941518
Ware Presbyterian Village	23-2941518
Westminster Village at Dover	23-2941518
Westminster Woods at Huntingdon	23-1352512

SUPPORT THE MISSION

A Gift That Pays You Income

With careful planning, you can receive an immediate income tax deduction, provide yourself or someone else with annual income, and support Presbyterian Senior Living or your community in a meaningful way.

Charitable Remainder Trust

A contribution of cash, securities, or real estate to a charitable remainder trust provides fixed or variable payments to you and/or beneficiaries you designate for life or for a term of years. The remainder becomes a gift to Presbyterian Senior Living, or your community when the trust ends. Presbyterian Senior Living or your community welcomes remainder trusts of \$50,000 or more. The minimum age of the beneficiaries is 60 years young at the time payment begins. The minimum age is not applicable for a Term of Years Trust.



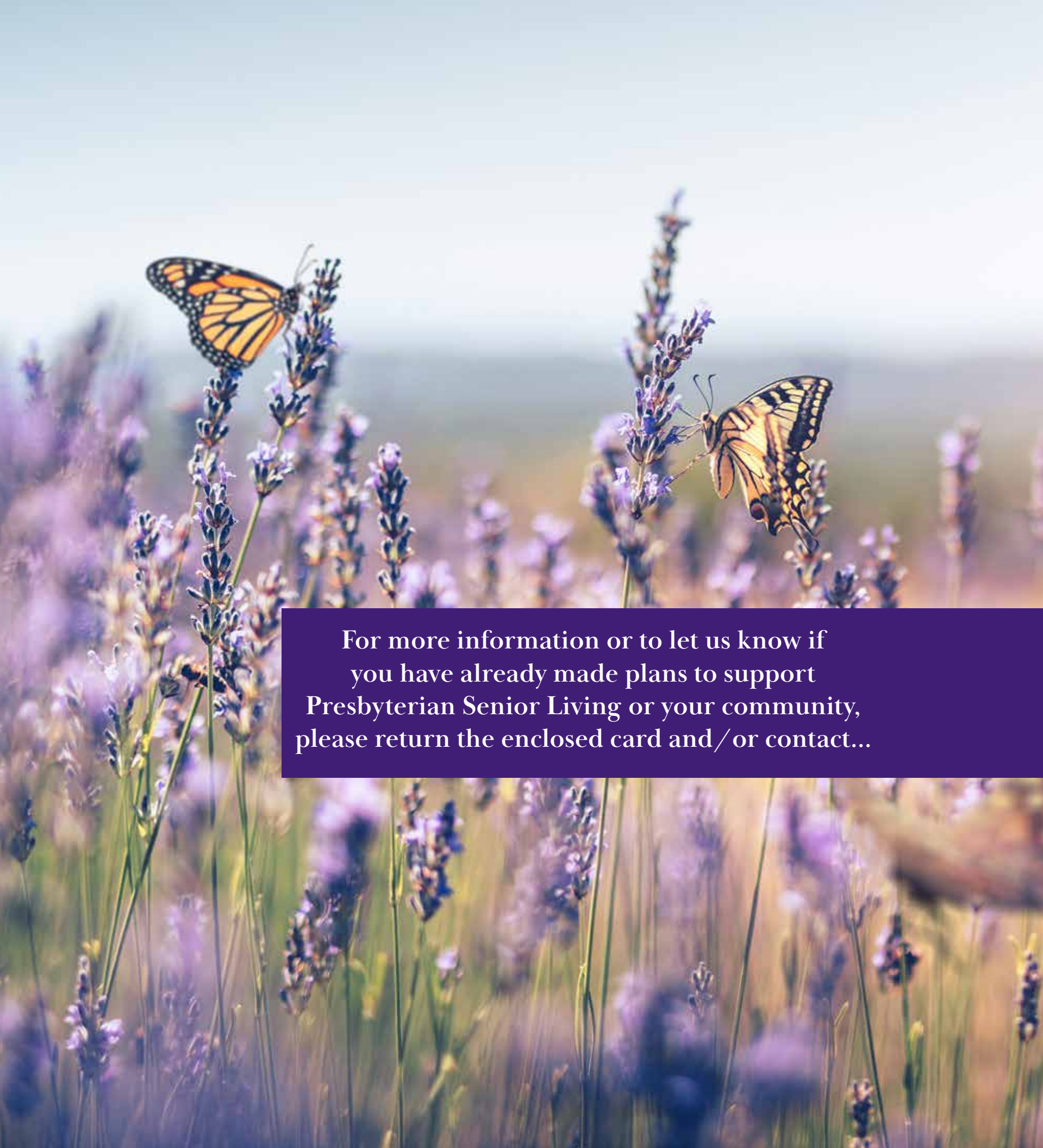
66%

of adults 65-plus have a will, according to AARP (2024)

The Great Wealth Transfer:

\$124 trillion

in assets will change hands from owners to beneficiaries through 2048. \$106 trillion will go to heirs and \$18 trillion will go to charity, according to Cerulli Associates



For more information or to let us know if you have already made plans to support Presbyterian Senior Living or your community, please return the enclosed card and/or contact...

Let's begin the conversation.

Questions? Comments. Contact us.



BETHANIE CONSTANT

VP Mission Support

717-601-0626 | bconstant@psl.org

Bethanie works to support PSL-wide initiatives, Affordable Housing and Supportive Services.



WALLY LEE

Director of Mission Support

717-578-0655 | WaLee@psl.org

Wally works with donors to support Glen Meadows, Green Ridge Village, Quincy Village, Ware Presbyterian Village, Westminster Place at Ware Presbyterian Village, and Moyer House at Carroll Village.



JASON LYONS

Director of Mission Support

717-280-0204 | jlyons@psl.org

Jason works with donors to support Presbyterian Village at Hollidaysburg, St. Andrew's Village, Westminster Woods at Huntingdon, Grace Manor, Presbyterian Home at Williamsport, and Mark H. Kennedy Park.



JOHN ROSS

Director of Mission Support

717-601-8646 | jross@psl.org

John works with donors to support Cathedral Village, Kirkland Village, The Long Community, Pine Run Village, and Westminster Village at Dover.

SUPPORT THE MISSION
Give today!
presbyterianseniorliving.org/give



To donate by check: Please make your check payable to the community of your choosing, note the fund you wish to support in the memo line, and mail it to Mission Support, Presbyterian Senior Living, 1 Trinity Drive East, Suite 201, Dillsburg, PA 17019.

We respect your privacy. Your information will always be kept confidential. It will not be sold, rented, lent or otherwise disclosed.

Our Mission

Guided by the life and teachings of Jesus, the mission of Presbyterian Senior Living is to provide compassionate, vibrant and supportive communities and services to promote wholeness of body, mind and spirit.

Our Vision

Being the trusted leader in aging services that inspires individuals to thrive.



PRESBYTERIAN
SENIOR LIVING

Questions? Contact us.

Presbyterian Senior Living
MISSION SUPPORT

1 Trinity Dr E, Ste 201, Dillsburg, PA 17019

717-601-0626

MissionSupport@psl.org

presbyterianseniorliving.org/give

The official registration and financial information of Presbyterian Senior Living may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement. A copy of the financial statement of Glen Meadows is available by calling 1-800-382-1385. Documents and information submitted under the Maryland Solicitations Act are also available, State House, Annapolis, MD 21401, 1-410-974-5534. Presbyterian Senior Living's Mark Kennedy Park, in Clairsville, OH, is exempt from federal income taxation under section 501(a) and is a charitable organization described in section 501(c)(3) of the Internal Revenue Code. You may opt out of future solicitations for fundraising by emailing MissionSupport@psl.org or calling 717-502-8872.

