

Life Insurance and Retirement Plan Beneficiary Designations

Retirement Plans: Today, many individuals' portfolios are comprised largely of retirement plan assets, such as IRAs. These retirement plan assets are among the most expensive for your family to inherit because they are subject not only to income tax (state and federal) but may also be subject to estate and generation-skipping transfer taxes. These combined taxes can potentially erode the value of the IRA, leaving only 30% of the IRS's value for the individual beneficiary.

If you leave the IRA to Hebrew Health Care, Inc., a tax-exempt 501(c)(3) organization, 100% of the IRA's value is preserved. Naming Hebrew Health Care, Inc. as a beneficiary is very simple. Please request a beneficiary designation from the financial institution that manages your retirement plan, and include the following information:

- Legal Name: Hebrew Health Care, Inc.
- Federal Tax identification Number: (EIN: 06-1310204)

Gifts of Life Insurance: Gifting a paid-up life insurance policy is one of the easiest and most cost-effective ways to support Hebrew Health Care, Inc. By naming Hebrew Health Care, Inc. as the beneficiary of your paid-up policy, you will be making a future gift to Hebrew Health Care, Inc. and will be entitled to an income tax deduction equal to the value of your policy. This change of the beneficiary can be made quite simply by contacting your insurance carrier and requesting a beneficiary change form.

To name Hebrew Health Care, Inc. as a beneficiary of a life insurance policy or retirement plan, including an IRA, contact the insurance company that issued the policy or the retirement plan trustee and obtain a designation of beneficiary form. We ask that you let us know your intentions to name Hebrew Health Care, Inc. as a beneficiary of your IRA, qualified retirement plan or life insurance policy so that we can invite you to join our Legacy gift club, The 1901 Society. Simply print, complete and mail the Bequest Intention Form to the Hebrew Health Care, Inc., c/o Madelene Francese 1 Abrahms Boulevard, West Hartford CT 06117.