

DIMENSIONS

A FINANCIAL AND CHARITABLE PLANNING GUIDE

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Fall 2019 Professional Advisors Forum

ILONA MARTIN

20 YEARS OF GIVING BACK

In her art studio, impressionist painter, philanthropist and Hoag volunteer leader Ilona Martin paints many of Newport Beach's most iconic locations. Born in East Germany, Ilona appreciates the wonderful life she's built for herself and her family. She shows her love of her community through her art and her work as a passionate Hoag advocate and friend.

"Hoag saved my life from ovarian cancer and was the place where my grandson was born," she said. "I've been so fortunate in my life that it feels natural giving back to the hospital that has given so much to me and my family."

Part of the family

For many years, Ilona has worked tirelessly behind the scenes, serving on Hoag's *Choose Nursing, Choose Hoag* committee as well as recruiting restaurants and underwriters for Hoag Summer Fest. During her tenure as president of the 552 Club, she established the annual 552 Club Presidents' Circle breakfast. She made a charitable bequest to nursing scholarships to ensure the advancement of Hoag nurses. The rewards of Ilona's generosity are the close relationships she shares with her fellow donors as well as Hoag clinicians, leaders and staff.

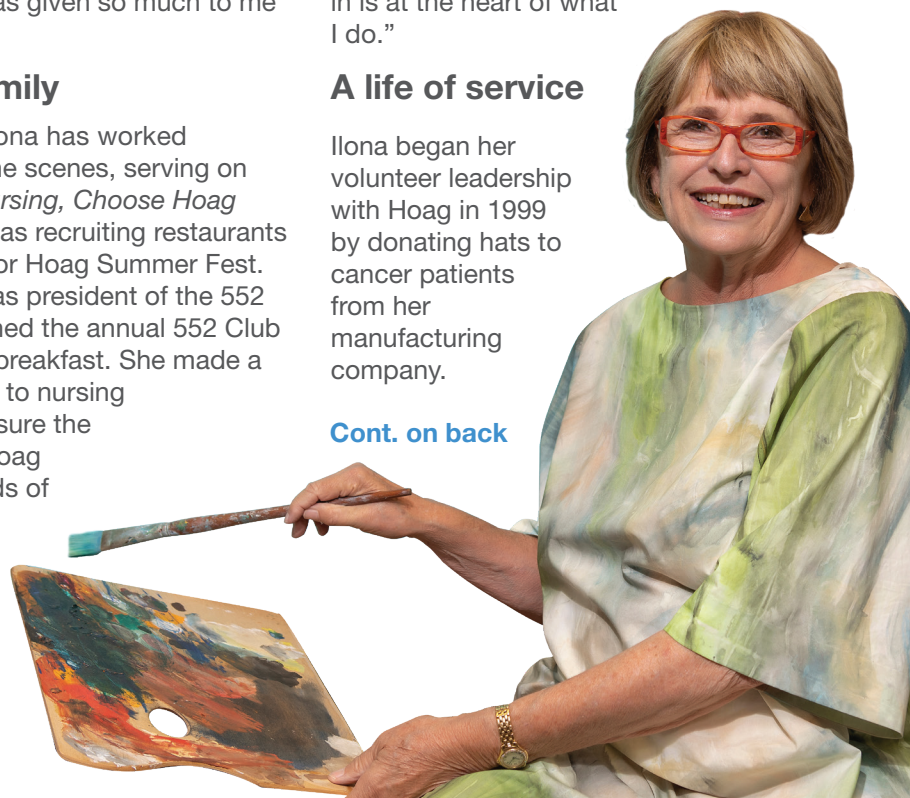
"When you give to Hoag, whether through a financial commitment or service, you are part of a big family that cares about each other and their neighbors," she said.

Ilona has invited countless community members and grateful patients to become a meaningful part of the Hoag family, including best-selling author Dean Koontz. "It meant so much to me when Dean Koontz spoke at the Hoag Heritage Society," she said. "He shared many personal stories because he called us family. Inviting people in is at the heart of what I do."

A life of service

Ilona began her volunteer leadership with Hoag in 1999 by donating hats to cancer patients from her manufacturing company.

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HOAG
PROMISE

OUR CAMPAIGN TO LEAD,
INNOVATE & TRANSFORM

For more information on how you can support Hoag through your estate, please contact Julie Heggeness, JD, CSPG, TEP, at (949) 764-7206 or Julie.Heggeness@hoag.org.

FINE-TUNE

Your 2020 Philanthropic Vision

Now is the perfect time to lower your 2019 taxes and give your new year 2020 vision.

Not sure whether to itemize or take the standard deduction? We have ideas that will help lower your tax bill this year.



END OF YEAR GIFTS & TAX PLANNING

With the end of the year approaching, a charitable gift can help you support Hoag's mission and receive tax benefits. In addition to gifts of cash, here are two charitable gift strategies worth considering: Appreciated Asset Gifts and Charitable Life Income Plans.

1. Appreciated Asset Gifts

Gifts of appreciated assets such as securities or real estate are an excellent way for you to help Hoag. Securities may be transferred directly to us while real estate is transferred through a deed. These gifts will not affect your cash flow, and they provide the following tax benefits:

- A charitable deduction to help you save on taxes
- Bypass of federal and state capital gains taxes
- Avoidance of the tax on net investment income

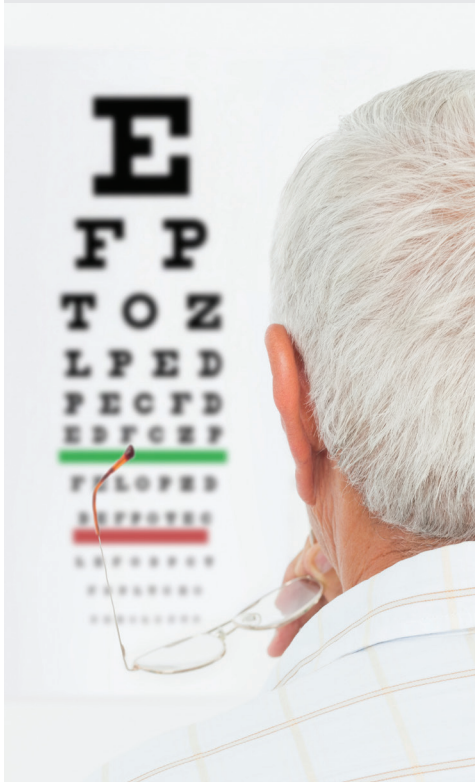
From a tax perspective, a gift of appreciated assets makes sense. You can make the capital gains taxes optional, achieve significant tax savings and support Hoag's work.

2. Charitable Life Income Plans

If you have low-yielding assets and are seeking higher income, a charitable life income gift such as a charitable gift annuity or charitable remainder trust may be worth exploring. In exchange for your charitable gift of cash or appreciated securities, you reap multiple benefits:

- Receive a lifetime income
- Generate a current income tax deduction
- Bypass all or a portion of the capital gains on appreciated assets
- Make a future gift upon your passing to support our work

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



TAX-WISE PLANNING TIP

If you make a gift of stock rather than cash to Hoag, you can use the cash you would have given to purchase more of the same stock. Then you will have made your gift, but you still own the stock, only now with a higher basis.

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GIVING THROUGH A GIFT ANNUITY

What Is a Charitable Gift Annuity?

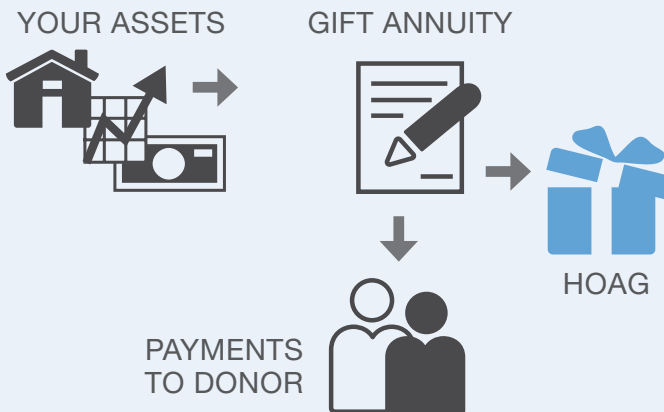
A charitable gift annuity is a way to make a gift to support the causes that you care about. You make a gift of cash or property to Hoag. In return, Hoag will make payments for life to you, you and a loved one or another person. Each payment will be fixed, and the amount of each payment will depend on the age of the person who receives the payments. After all payments have been made, Hoag will receive the remaining value of your gift.

How a Gift Annuity Works

Three Easy Steps:

1. In a written agreement, you give your asset to Hoag.
2. Payments are made to you in regular installments. You also receive a tax deduction.
3. The remaining value of your gift goes to Hoag.

Charitable Gift Annuity



What Are the Benefits?

There are a number of benefits with a charitable gift annuity. Your payments are fixed as of the date of your gift. This means that your payments will never change, even if interest rates or the stock market changes. Depending upon your gift, you may receive the added benefit of mostly tax-free payments. You will also receive a charitable deduction in the year that you set up the gift annuity.

Calculate Your Benefits

Would you like to see the benefits of creating a charitable gift annuity? You can use the gift annuity calculator on our website (or contact us) to estimate income projections or tax deductions based on your gift of cash or appreciated property.

DO YOU HAVE A PLAN FOR THE FUTURE?



We look forward to helping you create a plan that addresses your unique needs and goals at every life stage.

Take advantage of a great resource to help you in your planning. Our website includes a number of valuable tools, including informative videos, the online Wills Planner and a downloadable guide to planning your will or trust.

If you would like to get started creating or updating your charitable plan, please give us a call at (949) 764-7206.



Find our gift annuity rates at
HoagPromise.org/GiftPlanning

PLANNED GIVING ADVISORY COMMITTEE FALL 2019 PROFESSIONAL ADVISORS FORUM

The Planned Giving Advisory Committee (PGAC) hosted the Fall Professional Advisors Forum on September 17, 2019, at the Mary & Dick Allen Diabetes Center. More than 50 guests heard from David Ahn, MD, director of the Allen Diabetes Center and the Dr. Kris V. Iyer Endowed Chair in Diabetes Care, about new technology to manage type 1 diabetes and then enjoyed a presentation by FBI Special Agent Thomas J. Reitz about avoiding fraud schemes.

Preventing Financial Fraud

SA Reitz shared real-life stories of criminals using technology to commit financial fraud with an emphasis on how they prey on the elderly. Currently assigned as a special agent on the economic crimes squad at the Long Beach Resident Agency, SA Reitz says, "Everyone has had an encounter with fraud schemes of one kind or another. The biggest dent the FBI can make is by showing you how to protect your information."

Here are three helpful tips he shared:

- Never leave your hotel card key unsecured; it contains your personal information.
- Always lock your mobile device with a password or fingerprint scan.
- Verify the identification of individuals who claim to be census takers before giving your information.



FBI Special Agent Thomas J. Reitz

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She noticed an unused balcony space at the Hoag Family Cancer Institute and decided to create a meditation garden. With the help of her adult children, she planted trees and flowers and brought in seating for patients, families and clinicians. Shortly thereafter, one of her employees was diagnosed with breast cancer. Ilona contacted Hoag, and her employee received immediate care that saved her life.

"Thanks to Hoag, my employee and friend was able to meet her first grandchild," she said. "I'll never forget how everyone I spoke to was willing to help."

Ilona has also served on the Hoag Hospital Foundation and Hoag Hospital board of directors and was president of the 552 Club from 2010-2012. She chaired the Hoag Summer Fest in 2010 and helped to organize past Christmas Carol

Ball galas. In 2009, she received the Vin Jorgensen Award in appreciation for her many years of dedication and service.

When not volunteering for Hoag, the Laguna Playhouse and Laguna College of Art + Design, Ilona organizes a monthly art walk in the Cannery Village and travels annually to Hungary to visit her sisters. Ilona hopes that her charitable bequest inspires current and future generations of donors to make a lasting impact on Hoag.

For more information on how you can support Hoag through your estate, please contact Julie Heggeness, JD, CSPG, TEP, at (949) 764-7206 or Julie.Heggeness@hoag.org.



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