

"I know the profoundly positive impact that quality health care can make in the life of a mentally ill person. I saw that impact in the life of my sister.

My gifts to Centerstone have been driven by the desire to make similar health care available to those who might not otherwise be able to afford it.

By naming Centerstone in a bequest, I can assure that these benefits continue for many years into the future."

– Thomas W. Mahler, Jr.



BEGIN YOUR LEGACY TODAY

Start a fund now and add to it through your estate. You may wish to establish a named endowment fund now and add to it by documenting a planned gift. You and your family can make gifts to your named fund over time.

Cash/Check/Credit Card

This is the simplest gift to make and has an immediate benefit to Centerstone and a potential tax benefit to the donor. The tax benefit may change based on the size of your gift and your own individual tax situation. We suggest you discuss a sizable gift with your tax advisor for possible tax implications. A Centerstone gift officer can provide information on designations and recognition opportunities.

Securities and Real Estate

Gifts of appreciated property, such as stock or real estate, that you have owned at least a year, provide a double tax benefit. You receive an income tax charitable deduction for the value of the property and avoid capital gains tax that would have been owed had you sold the property. Gifts of real estate are subject to inspection and approval prior to acceptance.

CENTERSTONE'S SAPPHIRE SOCIETY

Planning can maximize the impact of your gift, minimize your tax obligations, and meet your individual needs. Centerstone is prepared to work with you directly or in partnership with your financial advisor to help you fulfill your philanthropic goals.

You may designate your gift to any Centerstone organization. Gift officers are available to identify any further designation that would meet your philanthropic priorities. Gifts of \$25,000 and greater may endow funds for patient/client care and other programs which may be named. Gifts of any size will support Centerstone's commitment to deliver care that changes people's lives.
(Contact information in brochure pocket.)

Please note that Centerstone does not provide tax or legal advice. Gift calculations may be provided for illustrative purposes only, and the actual values may vary based on the timing and nature of your gift. Advice from legal and tax counsel should be sought when considering a charitable gift of any kind.



CENTERSTONE

Centerstone Foundation Administrative Office
44 Vantage Way, Suite 400, Nashville, TN 37228
(615) 463-6645 • foundation@centerstone.org
Federal Tax ID: 26-1186476

THE SAPPHIRE SOCIETY



LEAVE A LEGACY
of care that
changes people's lives.



CENTERSTONE



WHY A SAPPHIRE?

A precious stone, valued for its rarity and appearance, a sapphire is cherished for its perfection and refinement. It is formed in bedrock over many years and its durability and luminosity stand the test of time.

WHAT IS THE SAPPHIRE SOCIETY?

Centerstone has established the Sapphire Society, which honors the generosity and commitment of individuals who have chosen to create a lasting legacy to Centerstone through their will, trust, retirement fund, life insurance, or other planned gift. These distinguished contributors serve, like the beautiful sapphire, as precious and rare gifts for the future of behavioral healthcare.

BECOMING A MEMBER OF THE SAPPHIRE SOCIETY

You can become a member of the Sapphire Society by making a gift to the Centerstone Foundation that will deliver care that changes people's lives for generations to come. Society members share a common bond of generosity that nourishes Centerstone's extraordinary achievement in behavioral health services, and ensures its programs and services will continue.

WE INVITE YOU TO BECOME A SAPPHIRE SOCIETY MEMBER AT CENTERSTONE

Your membership in the Sapphire Society will help ensure that children, adults, and families continue to recover, heal, grow, and thrive through care received at Centerstone. Additionally, you will inspire others to join you in making a commitment that changes people's lives into the future. Your legacy of caring can begin today.

LEAVE A LEGACY

Bequests

One of the easiest ways to make a gift to Centerstone is through your will. You may indicate a specific bequest of cash or other asset, a percentage of the estate, or a residual bequest whereby Centerstone receives whatever remains after all debts, taxes, expenses, and other bequests are made. You may wish to establish a fund in your name or memorialize a family member or other person. A simple codicil may be added to your current will. *(Sample language is shown on the insert.)*

Gift of Retirement Fund Assets

This is an overlooked source of charitable gifts. Because this asset is so heavily taxed when passed to heirs, it makes an excellent testamentary charitable gift. You can simply designate Centerstone as a full or partial beneficiary of your IRA or other retirement fund. If you are of the appropriate age, you may also make a tax-free distribution from your IRA directly to Centerstone to satisfy your required minimum distribution. Contact your IRA plan administrator or financial advisor for more information.

Charitable Remainder Trust

Using this method, you transfer assets to a trust, receive an income tax charitable deduction, and a stream of payments for life. You decide how the trust income and principal are to be distributed. When the trust terminates at your death, Centerstone receives the principal for the purposes you specify. Your charitable deduction is based on the age and number of beneficiaries and the rate of payout.

Life Insurance

When you make Centerstone Foundation the owner and beneficiary of a new policy, your premium payments are fully deductible, and the policy's value is not part of your taxable estate. With an existing policy, you are entitled to an immediate tax deduction. If you decide to simply name Centerstone Foundation as beneficiary of the policy, you do not receive an immediate income tax deduction but, at your death, the executor can take a federal estate tax deduction for the entire amount.

Charitable Lead Trust

Centerstone receives the benefit now. A charitable lead trust allows you to transfer assets to family members at reduced tax cost while making a generous gift to Centerstone. You irrevocably transfer assets to the trust, usually cash or securities, and receive a gift tax deduction. Each year, the trustee makes payments to Centerstone. The lead trust's term may be for a specific number of years (10-20 years is common), or for one or more lifetimes. At the end of the trust's term, your beneficiaries will receive all the assets in the trust. Any asset growth that occurs within the trust will be distributed to your trust's beneficiaries without additional taxation.



CENTERSTONE