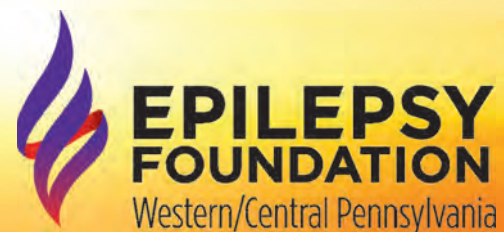
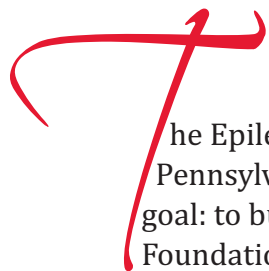


Epilepsy Foundation Western/Central Pennsylvania
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WAYS TO *Give*





The Epilepsy Foundation Western/Central Pennsylvania's giving program has a clearly focused goal: to build a financial base that will allow the Foundation to continue services to all individuals and families who have epilepsy, in times of economic downturn, well into the future.

The Epilepsy Foundation Western/Central Pennsylvania (EFWCP) is grateful and humbled that you appreciate the excellence of our services. We hope you will consider a gift to the EFWCP, which will open a door to others today, and tomorrow. You are helping the more than 98,000 people with epilepsy and seizure disorders in our region by planning your charitable gift. The following information will show you how easy and convenient it is to make your gift to the EFWCP.

***Our donors have something important in common:
We all want to do as much as we can, for as many as we can, for as long as we can.***



What legacy will you leave?

Imagine a gift that lives on...forever. That is what your Legacy Gift will do. Your gift, unless otherwise designated, will be added to the Epilepsy Foundation Western/Central Pennsylvania Endowment, where it will be carefully invested to provide worthwhile programming in perpetuity. As the endowment grows, it will provide an ever-expanding source of stable funding to keep the EFWCP creative and strong far into the future. Your gift will give you the satisfaction of knowing that generations from now, people with epilepsy will still be enjoying the same high level of quality programs and services that have meant so much to you.

You can fund your Legacy Gift with cash, marketable securities, closely-held stock, life insurance, and unused retirement funds. We are pleased to assist you and your advisors in planning a Legacy Gift to serve your financial needs and benefit the EFWCP.

A CASH GIFT

A quick and easy gift

A cash gift by check is one of the most common and easiest methods for making an outright charitable contribution.

If you itemize tax deductions on your income tax return, the first tangible benefit of making a gift of cash is the tax deduction for the full value of your gift.

The annual limitation on use of charitable deductions claimed for gifts to public charitable organizations is 50 percent of your adjusted gross income for cash gifts. Any unused deduction can be carried over and used for up to five additional years, giving you six full years to use the deduction.

The second benefit is seeing the immediate results of your generosity. Further, you are demonstrating a strong commitment to help support our mission and contributing to our success.

BENEFITS

- Receive a current income tax deduction.
- Reduce your potential estate taxes in the future.
- Determine the exact amount of your desired support.
- Experience the joy of giving today.

THE REWARDS OF CREATIVE GIVING

Design a plan that fits YOUR needs

As we confront the challenges of the future, we know that the generosity of those who assist us will make all the difference in our success. That is why we seek your support.

How does this happen? In addition to the satisfaction that comes from knowing you have made a difference in the lives of others, the best gift plans improve your financial and tax situation, as well—often right away.

This booklet allows you to explore opportunities that combine your philanthropic giving with your own financial needs and tax-planning strategies. Through creative gift planning, you can secure your own financial future, as well as ours.

To design a gift that benefits the people and organizations you care about most, we recommend that you obtain the professional counsel of an attorney who specializes in estate planning. We can work with your advisors to help you plan for tomorrow, and receive maximum benefits today.

These gift planning tools can also be combined in a "Blended Gift" to generate additional benefits for you and your family, as well as enhancing your impact on the mission of the Epilepsy Foundation Western/Central Pennsylvania. Discuss these options with your professional advisors to select the best vehicle or combination of vehicles to achieve your goals.

POTENTIAL BENEFITS

- Receive a current income tax deduction.
- Avoid long-term capital gains tax.
- Increase income and effective rate of return.
- Reduce estate and gift tax.

A CURRENT WILL

Add an estate plan or revocable living trust

Have you put off updating your will or living trust? Maybe you think it costs too much to do it. Perhaps you are having a hard time deciding how to provide for your family and reach your giving goals.

Drafting these documents may seem like a daunting task at first, until you realize all the good that comes from having them.

A bequest from a living will or trust lets you pass on any amount you wish to us, free of estate tax. You can give cash, specific property, or a percentage of your estate, with restrictions or without.

To make sure your will accomplishes your goals according to your wishes, we recommend that you obtain the professional counsel of an attorney who specializes in estate planning.

BENEFITS

- Provide for your family after your death.
- Distribute your assets according to your wishes.
- Save on estate taxes with proper planning.
- Leave a legacy without giving up assets.

YOUR RETIREMENT PLAN ASSETS

Costly to inherit

Did you know that most retirement plan assets are facing double taxation? Assets remaining in retirement plans funded with pretax dollars are considered “income in respect of a decedent.” So not only is the amount diminished by estate taxes, but the recipient must also pay income tax on it!

If you can make other provisions for your family, there is a better option for your retirement plan assets—a charitable gift.

To implement your wishes, first consult your advisor, then instruct the plan administrator of your decision and sign whatever form is required. For an IRA or Keogh plan you administer personally, notify the custodian in writing and keep a copy with your valuable papers.

BENEFITS

- Avoid all income and estate taxes when you name us as the primary beneficiary.
- Receive partial savings when you give us a specific amount before giving your family the remainder.
- Name us as the contingent beneficiary, which allows for greater flexibility.
- Donate retirement plan assets, which could be the most cost-effective gift you can make.

LIFE INSURANCE

A versatile tool for many purposes

When you first obtained your life insurance policies, you obviously felt a need for them. Perhaps you do not need all that coverage today, yet you still have those policies.

If you are thinking about a contribution to us, a gift of your life insurance could be a sensible, as well as generous, course of action. If you make us owner of the policy, you will normally receive an income tax deduction for the policy's fair market value (or cost basis, if lower) on the date of the gift.

If you name us beneficiary of the policy (and retain ownership) you will receive an estate tax deduction for the insurance proceeds.

You can also use life insurance to replace the value of a different gift. For example, you could donate stock to us because of the tax advantages, and purchase life insurance to benefit your heirs in the amount they would have received had you left them stock.

BENEFITS

Name us as an owner.

- Receive a charitable deduction when you name us as beneficiary and assign us ownership.
- Reduce your estate taxes because proceeds are removed from your estate.

Name us as beneficiary.

- Obtain flexibility by naming us as beneficiary but keeping ownership.
- Name us as contingent beneficiary and secure your family's needs first.

RETAINED LIFE ESTATE

An option that lets you have it both ways

Let us assume you like the tax advantages that a charitable gift of real estate would offer, but you want to continue living in your personal residence for your lifetime. Do you realize you can give us your home and continue living there?

It's true! This type of gift is called a retained life estate. A gift of your home (including a vacation home or condominium) or farm, with reservation of the right to use it for life, results in a charitable deduction on your income tax return.

BENEFITS

- Use the residence for your life and/or another person's lifetime.
- Receive income tax savings through a charitable deduction for a portion of your home's value.
- Reduce estate taxes.
- Make a gift of only partial interest in the property, and receive tax advantages.

CHARITABLE GIFT ANNUITY

Giving back in more ways than one

An annuity is a contract between you and the Epilepsy Foundation Western/Central Pennsylvania. You donate to the EFWCP, and in return the EFWCP agrees to make regular fixed payments to you (or to someone else you designate) for your lifetime. The goal is for the EFWCP to end up with about half of your donation. When you make your initial gift, you can take an immediate income tax deduction for the estimated amount that will eventually go to the EFWCP, after all the annuity payments have been made. A portion of the payments you receive will also be tax-free, until you reach your statistical life expectancy.

Charitable gift annuities have some tax advantages you can't get with other investments or methods of donation. When you donate, you get a tax deduction—not for the entire amount you donate, but for that amount minus the expected amount you'll get back in payments over your lifetime.

If you donate appreciated securities, there's another tax advantage: you won't owe capital gains tax when you make the transfer. Only some of your capital gain will be taxed (because part of the money will stay with the EFWCP), and the tax will be spread out over all of your annuity payments. A portion of the annuity payments aren't taxable; it is treated as the return of the principal you handed over to the charity. After you reach your statistical life expectancy, however, you'll pay tax on the payments as ordinary income.

BENEFITS

- Immediate tax deduction.
- Capital gains tax deferral.
- Non-taxable income.

CHARITABLE REMAINDER UNITRUST

A gift with built-in flexibility

A charitable remainder unitrust is like a combination of a gift and an investment plan. You place assets in trust, and you (and/or another beneficiary) receive lifetime income from them—then we receive the remainder.

With a unitrust, the amount you receive as income is a set percentage of the value of the trust assets, re-determined annually. A unitrust with a net income plus makeup provision, for example, pays only the actual trust yield, even if it is below the stated percentage. Then in later years, when the beneficiary needs more income, the trustee can invest the assets to generate a higher return and make up earlier deficiencies.

This option is excellent for devising a supplemental retirement plan. We can provide you with more details.

BENEFITS

- Receive lifetime income (often greater than the yield on contributed assets).
- Obtain a sizable income tax charitable deduction.
- Avoid capital gains tax if you donate long-term appreciated securities.
- Make a significant gift to one or more charitable organizations.

CHARITABLE REMAINDER ANNUITY TRUST

A gift to us with predictable benefits to you

If you are disappointed in the yield from your current investments in the stock and bond markets, yet you want to avoid the capital gains tax should you sell, consider a charitable remainder annuity trust.

This plan will pay you, year after year, the same dollar amount you choose at the outset. The income payments are fixed, based on the starting valuation. Then after your (or other named beneficiary's) lifetime, and the lifetime of the survivor beneficiary (if desired), the trust remainder is available to support our mission.

The charitable remainder annuity trust is more than an eventual gift to us. It lets you give away the tree and still keep the fruit, because you receive an income stream from your donation.

BENEFITS

- Receive a fixed dollar income, paid annually, semi-annually, quarterly, or monthly.
- Obtain a partial charitable deduction.
- Increase your income from a low yield asset.
- Gain freedom from investment management.
- Avoid capital gains tax on long-term appreciated assets used to fund the trust.

CHARITABLE LEAD TRUSTS

Preserve an inheritance

Are you concerned about the possibility of the government taking a huge part of the assets you were planning to leave to your heirs?

There is a strategy to pass assets to your family with significant estate tax savings while making a gift to us. It is called a charitable lead trust.

After we receive income from assets in the trust for a period of years, the principal goes to your family, with estate or gift taxes usually reduced or even eliminated.

The lead trust is an exceptional way to transfer property to your children or other heirs at minimal tax cost. It is ideal if you are willing to forgo investment income tax on an asset and don't want to have estate taxes reduce the principal passed to heirs.

With a lead trust, you carry out your philanthropy plans over the coming years and save on taxes.

BENEFITS

- Fund the trust during your lifetime or through your will.
- Support our mission through annual income payouts.
- Reduce your taxable estate and potential gift taxes.
- Keep assets in the family.

