



NORTHERN MICHIGAN
FOUNDATION



Ways *to* Give

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Little Traverse Hospital, Circa 1939

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Over 100 years ago, our hospital was established by generous benefactors who believed that access to world-class health care should be available here in northern Michigan. Since that time, generations of donors have made transformational gifts in a number of ways. Each has played an important role in helping McLaren Northern Michigan deliver the award-winning care that we are known for today.

Our commitment to quality health care remains as strong today as when the hospital first opened its doors. Thanks to our generous community, we have been able to meet the needs of our patients as advances in diagnostics and treatments progress. Looking to the future, our vision is to fundamentally transform health care delivery in northern Michigan through innovative advancements in patient care and investments in programs, facilities, and equipment that make McLaren Northern Michigan the best place for physicians to practice, colleagues to work, and—most importantly—for patients to receive care.

Building on the tradition of philanthropy established so many years ago, we invite you to consider a giving plan that accomplishes your goals today and benefits future generations in northern Michigan. With generous giving and creative planning, you can make a lasting impact.

Sincerely,

JULIE JAREMA

Chief Development Officer



Give smart with gifts of stock

Donating appreciated stock has become a popular giving option—and one that provides a great benefit to you and our patients. Gifts of stock that have appreciated in value and have been held for at least one year provide you with an immediate income tax deduction based on the current value of the donated securities. Also, because there is no capital gains tax when you make the gift, you save on taxes twice. Giving appreciated stock is just one strategy that makes good financial sense.

REASONS TO CONSIDER

- Potential income tax deduction
- Relief from capital gains tax

“I want my gifts to support the area of greatest need and what is best for our patients.”

ELISE FISHER

HOW TO

Executing a gift of stock is simple. Notify your broker of the securities to be gifted and provide the following information.

McLaren Northern Michigan Foundation is a recognized 501(c)3 non-profit organization, EIN #38-2445611, with accounts held by:

Edward Jones Investments
115 East Third Street,
PO Box 482
Harbor Springs, MI 49740
Phone: 231-526-5366
Fax: 855-379-2937
Account #: 48722640-1-7
DTC #: 0057

Raymond James and Associates, Inc.
422 East Mitchell St., #3,
PO Box 246
Petoskey, MI 49770
Phone: 231-347-3961
Fax: 231-347-3969
Account #: 35406908
DTC#: 0725

Instruct your broker to provide the following transfer details, including:

- Your name, address, and telephone number
- A description of the securities including the symbol
- Number of shares
- Expected transfer date



DONOR Spotlight | Elise Fisher

As a McLaren Northern Michigan hospital and foundation board member, Elise Fisher Hayes is known for doing what’s best for the organizations she serves. Elise continues a family legacy of support for our hospital and a commitment to delivering coordinated, comprehensive health care in northern Michigan.

“Supporting health care in Northern Michigan is a long-standing tradition in my family. We are fortunate to have an extraordinary medical facility with exceptional professionals who deliver unwavering care,” said Elise.

Elise makes tax-wise gifts of stock shares that have grown in value over the years. In doing so, she is able to maximize her philanthropic giving.

Remember us with a bequest in your will or trust



Mary Kay Farley spent her summers in Harbor Springs on the shores of Lake Michigan and was committed to giving back to the community that had given her so much throughout life. Mary Kay passed away in 2014 but her legacy lives on today in the patients whose lives she has touched through her bequest.

A bequest is a gift provision in your will or trust and is one of the most significant and flexible ways to support McLaren Northern Michigan Foundation. It is also one of the easiest gifts you can make. You can give cash, specific property, or a percentage of your estate with or without restrictions.

REASONS TO CONSIDER

- Easy to arrange
- Will not alter your current lifestyle in any way
- Can be easily modified to address your changing needs

HOW TO

Your attorney can include a provision in your will that leaves a lasting gift to our patients.

Sample Bequest Language: *"After fulfilling all other provisions, I hereby give, devise and bequeath to McLaren Northern Michigan Foundation, a nonprofit organization located at 360 Connable, Petoskey, MI 49770, Federal Tax ID #38-2445611, ALL OR A PERCENTAGE of the rest, residue and remainder of my estate to be used for the area of greatest need at the time the gift is received."*

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

"I'm not only investing in the hospital's future, but also the future of our wonderful northern Michigan communities."

JINNY MCCOY



DONOR | Jinny McCoy
Spotlight

Jinny is a second-generation hospital benefactor. She continued her family's legacy of support with her first gift more than 40 years ago, and she has made plans to continue her support even after she is gone. Her annual gifts have helped McLaren Northern Michigan become recognized as one of the country's top hospitals. Her bequest will support exceptional care not only for future generations of her own family, but also for all community members, whether they call northern Michigan "home" in the summer like she does or live here year-round.

Putting retirement plan assets *to work*

Did you know that retirement plans funded with pre-tax earnings are often subject to heavy taxation when left to children or others? To eliminate taxation of these assets, many use retirement plan assets to make charitable gifts and leave other assets to family members.

When you name McLaren Northern Michigan Foundation (MNMF) as a beneficiary of your IRA, 401(k), 403(b), or other qualified plan, your gift passes tax free to support the important work of the hospital.

REASONS TO CONSIDER

- Easy to arrange
- You can review and adjust beneficiary designations anytime you want
- One of the most cost-effective gifts, leaving other less-taxed assets for loved ones

HOW TO

It only takes three simple steps to name MNMF as a beneficiary:

1. Contact the administrator of your retirement plan for a change-of-beneficiary form or simply download a form from your provider's website.
2. Decide what percentage (1 to 100) you would like to leave the Foundation and name the Foundation, along with the percentage, on the beneficiary form.
3. Return the completed form to your plan administrator.

“Access to high quality health care for our children and our family is the reason we give and the reason we plan to provide future support.”

MATT FRENTZ



DONOR Spotlight | Matt and Katie Frentz with their family

When Matt and Katie named McLaren Northern Michigan Foundation as a beneficiary to a retirement account, they made a future commitment to our patients and our communities.

Qualified charitable distributions

If you are 70½ years or older, you can take advantage of a simple way to make a tax-free gift from your IRA to benefit McLaren Northern Michigan. You can give any amount up to \$100,000 per year from your IRA directly to a qualified charity such as the hospital. You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions. This popular gift option is commonly called the IRA charitable rollover and is also referred to as a qualified charitable distribution, or QCD. Many donors choose to make their annual gifts using QCDs.

REASONS TO CONSIDER

- A QCD can be used to satisfy all or part of your required minimum distribution for the year.
- Since the gift doesn't count as income, it can reduce your annual income level. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.

HOW TO

- Contact your IRA administrator and request that a check be issued in the amount you specify directly to: **McLaren Northern Michigan**.
- Have the check mailed to: McLaren Northern Michigan Foundation, 360 Connable Avenue, Petoskey, MI 49770.
- Instruct your plan administrator to include your name and address as the donor of record in connection with the transfer.
- Contact the Foundation at 231-487-3500 so that we are aware of your gift.



DONOR Spotlight | Catherine "Reezie" DeVet

“I give to McLaren Northern Michigan because I am confident my donation supports extraordinary patient care and excellent staff. I direct gifts from my IRA because the tax benefits of doing so make good financial sense for me.”

REEZIE DEVET

Leave your Legacy with life insurance

Financial and family circumstances change over time. If you purchased life insurance policies years ago, you may have decided that you no longer need the level of coverage that you have today. Giving those policies, or a portion thereof, is a powerful and simple way to support patients and our community.

REASONS TO CONSIDER

- Potential income tax deduction when you assign ownership of a policy
- Flexibility and control when you name the Foundation as a beneficiary
- No outright cost to you in your lifetime

HOW TO

There are three ways to give life insurance to McLaren Northern Michigan (MNMF):

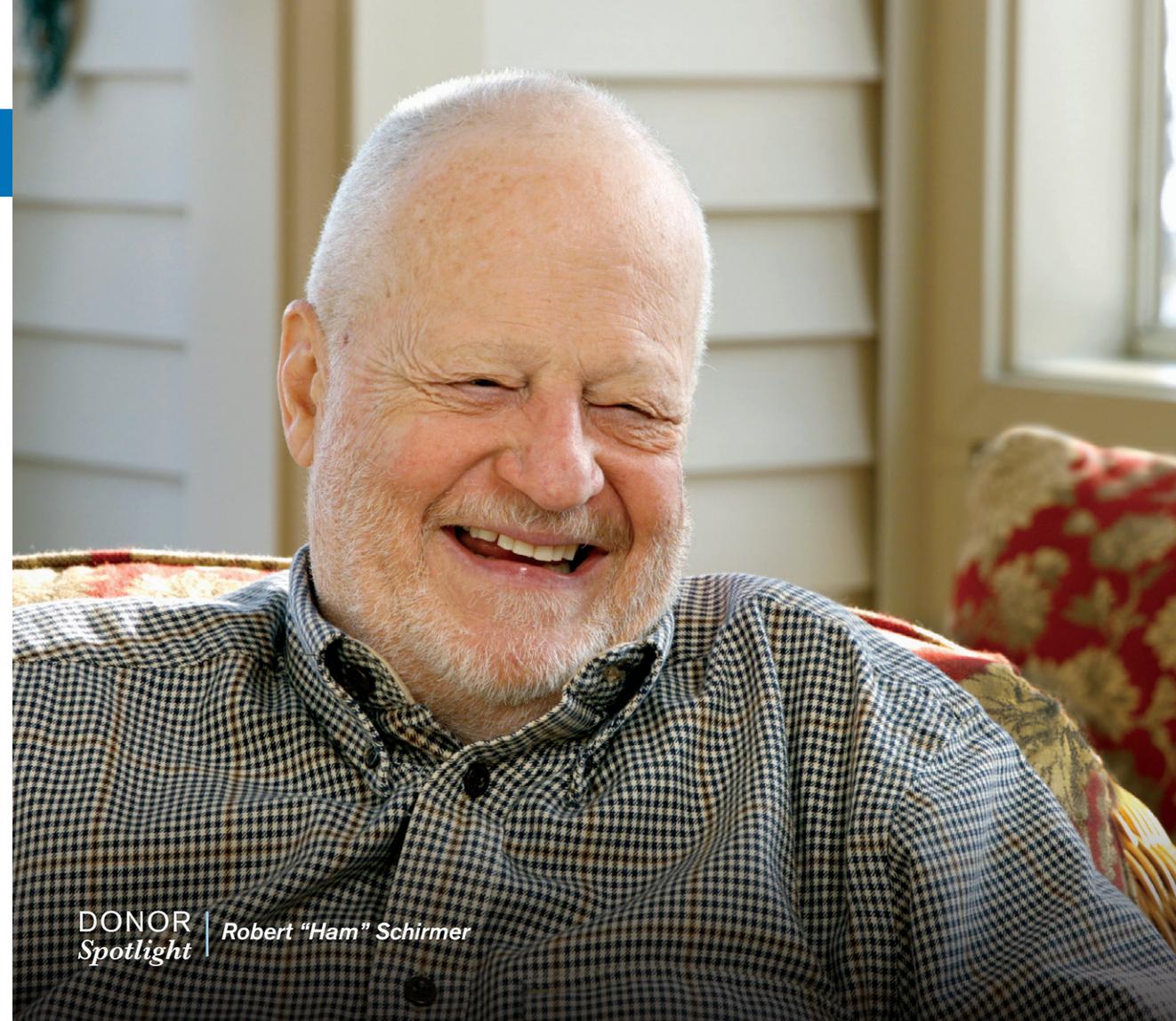
- Name MNMF as a beneficiary of the policy and maintain ownership and flexibility. Simply update your beneficiary form with the policy holder. You can designate McLaren Northern Michigan Foundation as the primary beneficiary or as a contingent beneficiary

for a percentage or specific amount.

- You can name MNMF as the owner and beneficiary of an existing policy. This gift may qualify for a federal income tax deduction.
- Make an outright gift of a new policy. You can take out a new policy and irrevocably name MNMF as the owner and the beneficiary. This method may be attractive for a younger donor. Payments may be tax deductible as a charitable gift.

“It’s important to me to leave something behind.”

ROBERT “HAM” SCHIRMER



DONOR | Robert “Ham” Schirmer
Spotlight

Robert “Ham” Schirmer is an active Foundation board member, a strong advocate, a grateful patient, and a contributor committed to leaving a legacy in northern Michigan. “It’s incredibly important for the community to have a strong and healthy hospital. That’s why I give now and why I’ll continue to give in the future,” said Ham. With a gift made possible through a life insurance policy, Ham is leaving a legacy for future patients.

Making a difference with donor advised funds

A Donor Advised Fund (DAF), which is like a charitable savings account, gives you the flexibility to recommend how much and how often money is granted to McLaren Northern Michigan Foundation and other qualified charities. You can recommend a grant or recurring grants now to make an immediate impact, and you can create a legacy in the future by naming McLaren Northern Michigan Foundation as the beneficiary of the fund or a percentage thereof.

REASONS TO CONSIDER

- The DAF handles all record keeping, disbursements and tax receipts.
- The timing of your contributions can be separate from your charitable decision making. You get the tax deduction when you add to the DAF.

HOW TO

Directing a gift from your DAF is simple:

- Contact your fund administrator (either by phone or online) to recommend a grant to McLaren Northern Michigan Foundation.
- Request that your name and address be included so that we can thank you for your generosity.

“We think it’s important that health care workers have access to ongoing learning opportunities – now and in the future.”

DAVE AND BARBARA BUZZELLI



DONOR Spotlight | Dave and Barbara Buzzelli

Dave and Barbara have supported a number of initiatives since 1998, most recently colleague education, with gifts directed from their Donor Advised Fund (DAF).

Additionally, they designated the Foundation as a beneficiary to their DAF to support educational opportunities for staff in the future.

Give a gift of real estate

Before you sell real estate such as a home, vacation property, undeveloped land, farmland or commercial property, consider the option of donating it to McLaren Northern Michigan to support our mission. You can give the property outright, place it in a trust, retain the use of it for life, or give it by will. Any of these methods will enable you to enjoy personal financial benefits while supporting our work in a meaningful way.

REASONS TO CONSIDER

- Receive a charitable deduction based on the value
- Avoid paying capital gains tax on the sale
- Leave a lasting impact on McLaren Northern Michigan

HOW TO

- Please contact a member of our development team prior to making a gift of real estate to structure the transfer in accordance with our gift policy. It's important to note that we have adopted policies to limit the acceptance of certain kinds of real estate.
- An outright gift may be given to McLaren Northern

Michigan Foundation by executing or signing a deed transferring ownership. The value of your gift will be based on the property's fair market value, which must be established by an independent appraisal.

- McLaren Northern Michigan Foundation will sell the donated property and use the proceeds according to your wishes.

GOOD TO KNOW

Did you realize that you can donate your primary residence or your vacation home while also maintaining the right to live in/use the property for your lifetime? This is called a Retained Life Estate. You transfer ownership of a property to McLaren Northern Michigan Foundation but retain the right to live in the property for the rest of your life. You receive a charitable income tax deduction for a portion of the value of the property at the time the gift is made.



DONOR | Blanche M. Many
Spotlight

Blanche M. Many was a court reporter who lived in Cheboygan for over 50 years. Recognizing the impact of hospice care in the community, Blanche left her northern Michigan home to benefit patients cared for at the Cheboygan Hospice House. Blanche's home was sold and the proceeds were used in accordance with her wishes to ensure compassionate care for hospice patients and their family members.

Create a lasting tribute

A gift given in honor or memory of a loved one, colleague, or friend is a lasting tribute to the important role that he or she has played in your life. While current, outright contributions are most common, other alternatives exist. You can use appreciated assets or arrange for a gift in your will to create a lasting tribute.

OPTIONS TO CONSIDER

- Establish a permanent endowment fund
- Name a room or space within the hospital “in honor” or “in memory of”
- Name a program or service

BENEFITS

- Your gift may qualify for a potential income tax deduction.
- Eliminate capital gains tax by giving long-term appreciated property.
- Inspire others to support health care in northern Michigan while creating a meaningful and lasting tribute to a special person in your life.

“This scholarship is a gift that will never be taken for granted. Every patient deserves the highest quality of care we can offer. Getting my nursing degree will help me provide my patients with the level of care that I would want for my own family.”

JEFF RADLE



EMPLOYEE
Spotlight | Jeff Radle

The Joan Jensen Haupricht Endowment was established years ago by Paul Haupricht in memory of his wife. Year after year, this fund provides resources for the oncology unit including patient education materials and scholarships for colleagues.

This fund provided a scholarship for Jeff Radle, Emergency Department Paramedic Team Leader, to help him pursue his dream of becoming a registered nurse at McLaren Northern Michigan.

Legacy Society *McLaren Northern Michigan Foundation*

GOOD TO KNOW

With your legacy gift, you will help us continue to deliver the high standard of care that our patients, their family members, and our communities deserve. If you have already included a gift to McLaren Northern Michigan Foundation in your estate plan, please let us know so that we can be sure we understand your charitable intentions and welcome you to our Legacy Society.

McLaren Northern Michigan Foundation's Legacy Society exists to recognize, honor and thank those who have included a gift to McLaren Northern Michigan in their estate plans through a bequest, trust or other planned gift, as well as those who have established endowment funds. Members are special friends and partners who have a vision for the future of health care in our community and whose generosity will provide a lasting legacy throughout northern Michigan for generations to come!

As a Legacy Society member, your gifts will be acknowledged with:

- Special invitations to grand openings, tours, groundbreaking, and other events
- Recognition on the Foundation's Wall of Honor, in newsletters and publications, and on signage at select events
- Invitation to special events honoring Legacy Society members
- Enrollment in the "Friend of the Hospital" program, supporting your hospital stays and clinical needs at McLaren Northern Michigan

“Having spent my entire career in cardiovascular and neurovascular innovation, I know how important excellence in medicine is, and McLaren Northern Michigan has always been at the forefront of advancing care. Our gift will help that to continue.”

ELLEN HATCH



DONOR
Spotlight

Ellen and Michael Hatch and their sons, James and Andrew

Ellen and Michael Hatch have spent countless summer nights on the shores of Walloon Lake with their sons, James and Andrew, surrounded by family and friends. With a focus on spending more time in the area, they know how important it is to have high quality health care just minutes away from their northern Michigan doorsteps. This is why they support McLaren Northern Michigan now and why they've included a future gift in their estate plan.

Creating your legacy

Every day, people of all ages come through our doors with a variety of medical needs. When you give a gift to McLaren Northern Michigan Foundation, you create access to highly-skilled physicians, state-of-the-art technology, and new facilities. Donations also support ongoing education and training for nurses and provide assistance for patients whose medical needs exceed their ability to pay.

While today's gifts make an immediate impact on our efforts, future gifts provide a solid foundation to meet tomorrow's needs. We invite you to take the next step and make McLaren Northern Michigan's legacy your own, ensuring that future generations have access to high-quality care, delivered by the very best clinical and nursing staff.

We're here to help you craft your legacy. Our team of development professionals will work with you, your family, and your advisors to help you achieve your personal charitable goals. Our network of professional advisors is also available to offer advice and counsel should you need it.

“I wish I could tell you in person how very grateful I am for your support. Your gifts help our patients every day. Thank you from the bottom of my heart!”

LEVEL 2 SOUTH NURSE

WE'RE HERE TO HELP

We know that organizing your estate plan can be an overwhelming task and McLaren Northern Michigan Foundation is ready to help you craft your legacy. We have created a tool to help you inventory your assets. The inventory is a simple way to collect the information that you need and to keep all the important details in one place. After you complete your inventory, save it on your computer or put it with your estate planning documents. You can get your copy by calling the Foundation office or visiting: <http://bit.ly/MNMFgiftplanning>



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Thank you!

To learn more about how you can support McLaren Northern Michigan Foundation, call 231-487-3500, or visit our website: mclaren.org/northernmichiganfoundation.

WHO WE ARE

The McLaren Northern Michigan Foundation is a supporting organization of McLaren Northern Michigan. Both are 501(c)(3) nonprofit organizations committed to providing quality health care in northern Michigan. **All donations to the Foundation stay local and support our hospital and its affiliate organizations.**

OUR MISSION

To receive and administer funds to support the mission of McLaren Northern Michigan and support programs that enhance the well-being of the community.

OUR PROMISE

You will have unwavering confidence that your gift will be optimized to provide superior patient care and knowledge that your generosity will impact you, your family, and your community for generations to come.



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Petoskey, MI 49770
231-487-3500

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