GOOD SHEPHERD REHABILITATION

LEGACY

FALL 2018

MAX IZER: **REMEMBERING A FOREVER FRIEND**

Max Izer believed in serving his community and supporting the things he loved. He was a WWII veteran, an elder in his church, volunteered at the local hospital and worked at the same company for 41 years. Most importantly, Max was a devoted husband and father.

Max and his wife, Lorraine, found Good Shepherd when they were looking for a home for their son, Jack, who had complex medical needs. Jack moved to Good Shepherd in 1981. Shortly after Jack's arrival, the Izers became donors and gave generously every year.

After Lorraine died in 1994, Max continued to make the drive from Chambersburg to visit Jack. Max was so grateful to the nurses and staff who provided round-the-clock specialized care for Jack, he established charitable gift annuities to supplement his retirement income and support Good Shepherd.

To ensure his giving would continue forever, Max included a gift in his will to establish the ***Lorraine and Max Izer Endowment Fund.*** It provides ongoing perpetual support for all the programs that he and Lorraine cared so much about—resident activities, nursing care and much more.

When Max informed Good Shepherd of his intentions, he said that this endowment gift was a way to express his eternal gratitude to the staff who provided loving care of Jack for so many years.

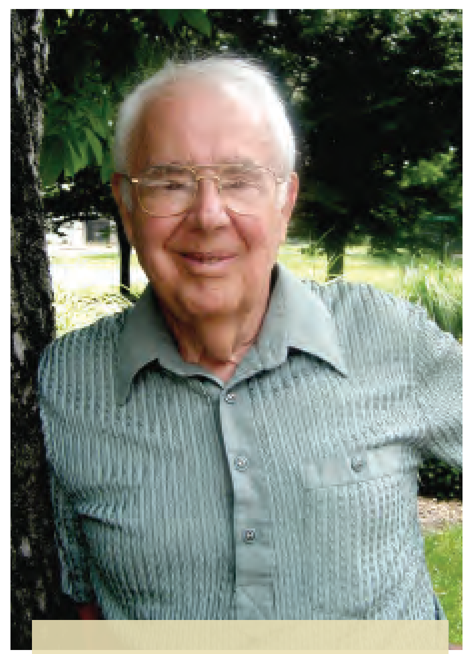
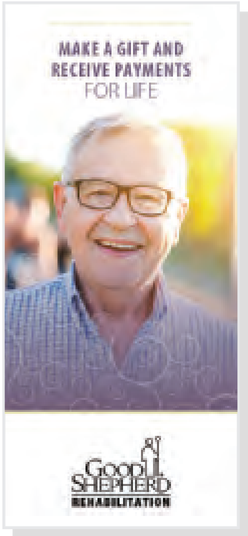


Photo: Elizabeth McDonald

Max Izer's gift will ensure his support for Good Shepherd continues for years to come.

Is there an important person in your life you would like to honor? Would he or she appreciate your support of Good Shepherd's mission? Contact Jeannette Edwards at 610.776.3386 or jedwards@gsrh.org to learn more.

The Izers' generosity has and will continue to have a tremendous impact on Good Shepherd in the years ahead. For that we are very thankful.



PAYMENTS FOR LIFE

When you establish a charitable gift annuity, you'll receive numerous benefits, such as payments for life! To learn more, return the enclosed reply form to receive our FREE guide ***Make a Gift and Receive Payments for Life.***

For a personal gift annuity benefits calculation, contact Jeannette Edwards at 610.776.3386 or jedwards@gsrh.org. To use our online gift annuity calculator, visit **GoodShepherdRehab.org/CGA.**

Charitable gift annuities are offered through the Evangelical Lutheran Church in America (ELCA) Foundation. Figures cited in examples are for illustrative purposes only.

IS A GIFT ANNUITY RIGHT FOR YOU?

A charitable gift annuity can increase your cash flow, save taxes and support your favorite Good Shepherd programs. With rates at their highest level in years, now may be the ideal time to establish a gift annuity. It's a win-win!

Here's an example of how it works:

Anne wants to make a donation in memory of her parents, but is worried that her retirement savings will run out. She decides to establish a gift annuity instead of making an outright donation. In exchange for her gift, she receives a fixed amount every year and qualifies for a one-time charitable tax deduction. Any unused gift amount will go to Good Shepherd at the end of her life.

ANNE'S GIFT ANNUITY BENEFITS

Gift Amount	Age	Fixed Rate	Annual Payment	Tax Deduction
$10,000*	**79**	**7.1%**	**$710**	**$4,827****

*If Anne gives appreciated stock instead of cash, she will avoid capital gains tax on a portion of her gift and the remaining tax will be spread out over her life expectancy.
**Based on quarterly payments and a 3.4% charitable midterm federal rate. Deductions and calculations will vary depending on your personal circumstances.

3 REASONS to say "yes" to a gift annuity:

1. Are you interested in receiving payments for life based on a high fixed rate?
2. Have your stocks increased in value and will you owe tax on the capital gains?
3. Will you use charitable donations to help meet the threshold for itemizing your deductions under the new tax law?

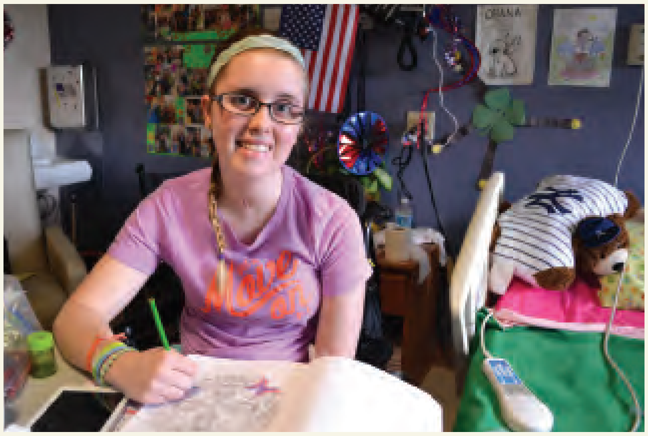
TALK TO YOUR LOVED ONES ABOUT YOUR PLANS

Designating a beneficiary of your life insurance policy or retirement plan assets can benefit both the people and causes you love long after you've passed. But those good intentions may be lost if you haven't notified those beneficiaries of their responsibilities. Many people and charities aren't aware that a policy exists, or that they have been named to receive the gift.

You can protect the people and charities you love by following these simple steps in naming your beneficiaries:

- Review your beneficiary designations periodically.
- Alert your beneficiaries that you have a life insurance policy or have named them as beneficiary of a retirement plan.
- Share the location and details of the policy or plan with your beneficiaries.

As circumstances change throughout life, whether it be through marriage, divorce, births or deaths, make sure you update your beneficiary designations. When doing so, consider naming Good Shepherd as the beneficiary of a life insurance policy or retirement plan so that we can continue our important work. Be sure to notify us of your plan so that we can carry out your wishes as intended and thank you for your gift.



Photos: Randy Monceaux Photography

SPREAD THE WORD

It's important to notify the people and charitable organizations in your life that you are naming them as beneficiaries in your estate plan. If you've named Good Shepherd a beneficiary, please contact Jeannette Edwards at 610.776.3386 or jedwards@gsrh.org to share the details of your gift.

INSIDER TIPS FROM AN ESTATE PLANNING ATTORNEY

Proper planning includes involving the right people. Here's why an attorney is a vital partner in your will planning process.

[Q] I already have a will, so I'm all set, right?

[Answer] Not necessarily. Unlike antiques and wine, a will doesn't improve with age. Many things in your life might have changed since you first created your will—a divorce or remarriage, a new child or grandchild, revised tax laws, a move to another state, or valuable new assets.

[Your Attorney's Role] An estate planning attorney can help you determine if it's time to breathe new life into your outdated will and can make recommendations for updating it based on your current circumstances.

[Q] The internet can help me write my will for free. Why should I pay for the services of an estate planning attorney?

[Answer] Do-it-yourself will kits may be widely available online, but there are no safeguards to ensure that they're accurate and that the generated documents are implemented correctly. There's more to writing a will than just filling in the blanks.

[Your Attorney's Role] A qualified estate planning attorney can help you protect your assets, minimize taxes and find the best ways to provide for your loved ones and the organizations that you support, such as Good Shepherd.

WE'RE HERE TO HELP

Whether you are planning your first will, revising an existing one or updating a beneficiary form, we can connect you with experts who can help. Send your questions to "Ask the Experts" at jedwards@gsrh.org.

[Q] Good Shepherd is important to me. How can I continue to support your work after my lifetime?

[Answer] Including Good Shepherd in your plans is a thoughtful way to invest in the future of our programs and services. It's also your opportunity to give voice to the values you live your life by.

[Your Attorney's Role] There are many ways to remember Good Shepherd in your will or other financial plans. Your attorney can help you find the gift that best meets your family's needs and charitable goals and maximizes your tax savings.

GOOD SHEPHERD® REHABILITATION

GOOD SHEPHERD 1908 Raker SOCIETY

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