



FAMILY HEALTH
PARTNERSHIP
CLINIC

PLANNING YOUR LEGACY

SECURING THE FUTURE OF
ACCESSIBLE HEALTH CARE FOR ALL



Investing in FHPC by creating a legacy gift in your will, trust or by beneficiary designation allows you to make the Clinic a lasting part of your own story. Your future gift is a testament to those things important in your life and what your enduring legacy will be for future generations.

A legacy of caring.

Perhaps you, at some time in your life, were without health insurance, or experienced the stress of having to choose between feeding your family and purchasing costly medications or doctors visits. It is a struggle that no one should have to endure and too often leads to a downward spiral of poor health that could have been avoided if addressed earlier. Family Health Partnership Clinic offers a path forward to better health in a respectful and compassionate setting. We offer many other resources to our patients that can better address any additional challenges they may be facing- from food insecurity to dental care.

Since 1996, FHPC has been caring for our community members. We haven't been able to do this alone. With a team of volunteer doctors, dentists and other health care professionals, we have cared for tens of thousands of patients over the years and - with the generosity of supporters like you - we will continue caring for thousands more to come.

This guide is a starting point for writing your legacy.

WE ARE HERE TO HELP

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Executive Director & Founder

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Wills and Trusts

One of the most popular ways to make the access to quality health care a part of your life's enduring legacy is by naming Family Health Partnership Clinic in your will or trust.

A gift in your will is an expression of your most deeply held values. Many people like to leave a gift to charity because they care about the causes that are important in their lives. As someone who cares about people, you can help ensure that the most vulnerable in our community have access to health care for generations to come.

Best of all, you can support FHPC and our patients while still providing for your family and loved ones. Many supporters choose this option by naming FHPC as a small percentage and contingent beneficiary of their plans.

Did You Know? The income your heirs receive from an IRA account is taxable upon transfers at your heirs' highest tax rate. This is called "Income in Respect of a Decedent". Since your heirs will pay tax on this, many FHPC supporters choose to designate us a beneficiary of their IRA accounts and provide for their loved ones through other means.

HOW TO SAY IT

To include Family Health Partnership Clinic in your will or trust or to name us as a beneficiary of your retirement account or life insurance policy, provide your advisor or financial account administrator with the following language:

"I give and bequeath _____ (dollar amount, percentage of residuary estate, specific asset, etc.) to

Family Health Partnership Clinic
(Federal Tax I.D. 36-4277029)
401 E Congress Parkway, Crystal Lake, Illinois 60014."

Retirement Assets

Retirement assets are among the most heavily taxed, making them a powerful resource to consider for charitable giving. They are also a simple way to make a charitable cause such as FHPC a part of your life story.

For most plans, you can add or update the beneficiary designations on your IRA, 401(k) or 403(b) in about five minutes. Visit your plan’s website and look for “beneficiary designations” or speak with your plan provider or human resources department at work to obtain the necessary forms. Often times, you will only need FHPC’s name and Federal Tax I.D. to name us as a beneficiary in your plans.

Family Health Partnership Clinic

Federal Tax ID 36-4277029

BENEFICIARY DESIGNATION FORM					
PRIMARY BENEFICIARY DESIGNATION					
Name	Relationship	SSN/TIN	Address	Share %	
Smith, John C.	Spouse	555-55-5555	12 Main St., Anytown, US 12345	70%	
Jones, Sarah T.	Daughter	222-22-2222	45 Main St., My Town, US 12345	20%	
Family Health Partnership Clinic		36-4277029	401 E Congress Parkway Crystal Lake, Illinois 60014	10%	
CONTINGENT BENEFICIARY DESIGNATION					
Name	Relationship	SSN/TIN	Address	Share %	
Family Health Partnership Clinic		36-4277029	401 E Congress Parkway Crystal Lake, IL 60014	100%	

Ways to Give a Retirement Asset

- 1. Partial Beneficiary**– name your loved ones and FHPC as partial beneficiaries. Use this method when you wish to provide for both loved ones (such as family and friends) and FHPC.
- 2. Sole Beneficiary**- name FHPC as a 100% primary beneficiary of your plans. Use this method when leaving your entire balance to FHPC.
- 3. Contingent Beneficiary**- name FHPC as a contingent beneficiary of your account. Use this method when you want to provide for your loved ones but want your assets to make a charitable impact should they predecease you.

Life Insurance

Many of us have life insurance policies that have long since served their purpose. Perhaps you purchased a policy when you had children, but now they are all grown and doing well. Or maybe your parents purchased a policy for you years ago. Insurance policies that have outlasted their original purpose are a fantastic way to support the clinic and its patients. You can support FHPC through your life insurance in two ways:

Beneficiary Designation

Request a change in beneficiary form from your life insurance company and make FHPC a beneficiary. Like other beneficiary designations, you can always change this at any time.

Transfer of Ownership

Sign over ownership of a fully paid policy to FHPC. This is a fully irrevocable gift and cannot be undone. FHPC would be the new legal owner of your policy, but you may receive the tax deduction for your generosity.



Other Assets

Donor Advised Funds– Did you know that you can direct how the funds left in your donor advised funds are handled beyond your lifetime? Most financial institutions will allow you to specify that the remaining account value in your fund be distributed to charities like FHPC. Or, you can often stipulate that the fund continue to support charities you care about each year to perpetuity.

Certificates of Deposit & Other Banking Accounts– One of the simplest ways you can support our community in having access to health care is by making FHPC the “pay on death” beneficiary of a certificate of deposit or on your bank or brokerage account. Many financial institutions will allow you to do this online in a matter of minutes.



*“I alone cannot change the world,
but I can cast a stone
across the waters to
create many ripples”*

Mother Teresa

Gifts You Can Give TODAY

Appreciated Stock– if you own highly appreciated stock, you may be subject to a hefty capital gains tax– currently, the highest capital gains tax rate is 23.8%. By donating that stock to FHPC directly, or to fund a charitable gift annuity, you can fulfill your charitable goals while maximizing your tax benefits.

IRA Mandatory Minimum Distributions– if you are age 70 1/2 or older and have assets in an IRA, you are legally required to withdraw what is called a mandatory distribution each year. These distributions are counted as personal income and taxed accordingly. Many FHPC supporters who do not wish to be taxed on this income choose to donate all or a portion of it to FHPC. Doing so lowers your annual taxable income by the gift amount.

Donor Advised Fund Grants– FHPC is a qualified 501c(3) charity under the IRS code. If you own a donor advised fund, you can choose to support FHPC through your own charitable fund grants. Call your financial institution to request a grant be made.