



intermountain

restoring hope for children

CENTENNIAL INITIATIVE

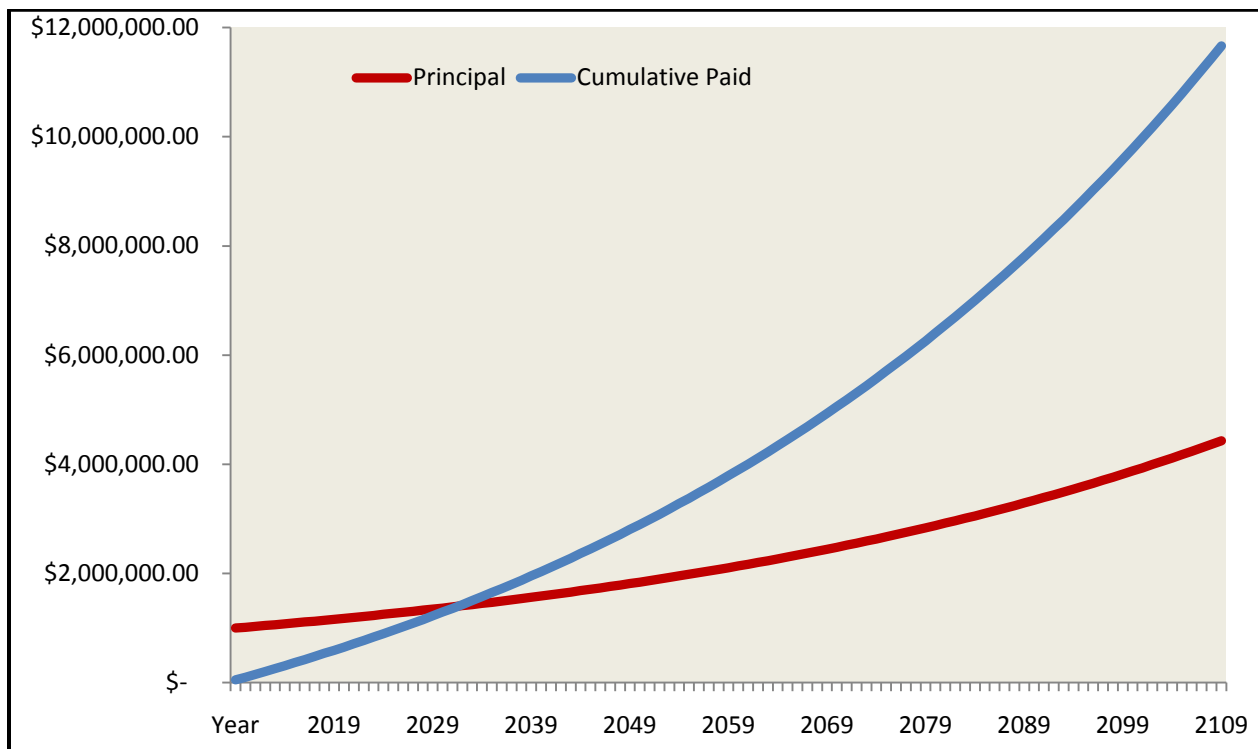
In as little as five minutes, you can make a legacy gift that will sustain your support for vulnerable children forever. Contributions to the Intermountain Donor Restricted Endowment provide an enduring source of funds for our healing work, and help to ensure a stable future and expansion of our transformational vision.

- ***What is the Intermountain Donor Restricted Endowment?***

The Intermountain Donor Restricted Endowment is a permanent fund, established to provide reliable benefits to Intermountain and the children it serves. To ensure that the Endowment—as well as gifts made to it—continues to increase in value in perpetuity, the principal is inviolate, and only 5% of annual earnings are made available to fund services.

- ***What are the advantages of an endowment?***

Quite simply, two factors—time and compound interest—work together in enabling endowed funds to produce phenomenal growth. The chart below demonstrates the benefits over the next 100 years of every \$1 million in new Intermountain Endowment generated as a result of the Centennial Initiative. By 2109, the principal will have more than quadrupled to \$4.4 million. But more importantly, the Endowment will have provided almost \$12 million to serve emotionally traumatized children.



The graph takes into account Intermountain's investment policy, annual 5% distribution, inflation, and, most importantly the continual reinvestment of a portion of annual earnings.

- **Can you make a legacy gift?**

The great misconception of endowed giving is that you must be rich or dead to be a philanthropist. Nothing could be further from the truth. Individuals and couples who have worked, saved and planned for the future can make substantial endowment gifts—gifts that will, in perpetuity, provide a level of support equivalent to the annual giving they made during their lifetimes.

Here are a few easy ways to make a gift to benefit Intermountain kids forever:

- 1) **Beneficiary designation of a savings plan through a Transfer on Death (TOD) agreement**

A TOD enables you to designate beneficiaries to receive your assets at the time of your death without having to go through probate; you simply specify the percentage of assets each beneficiary will receive. Your assets are automatically transferred to the designated beneficiaries upon your death. Investment firms typically charge a minimal fee for creating a TOD agreement.

- 2) **Beneficiary designation of a retirement plan or life insurance policy**

Like a TOD, employer-provided retirement plans offer tremendous opportunities to make meaningful gifts of accumulated assets. Designating a percentage to Intermountain upon death can be accomplished in just minutes, and under many plans, at no cost to you.

- 3) **A simple bequest to Intermountain**

Including Intermountain in your will can be accomplished by instructing your attorney to add a bequest for a specific amount, or a portion or the residual of your estate. If you already have a will, you can direct your attorney to prepare a codicil or amendment, without revising the entire document.

Each of these giving vehicles share a common benefit: None require an immediate contribution of income-generating assets that you may need during your lifetime.

Other opportunities for legacy gifts are also available. For example, although charitable gift annuities are more complex than the gifts listed above, their ability to generate income, as well as provide significant federal and state tax benefits, make them the choice of many donors.

For more information about making a legacy gift, contact Ralph Yaeger, Senior Development Officer, at 406.442.7920, or ralphy@intermountain.org.



transforming the next century