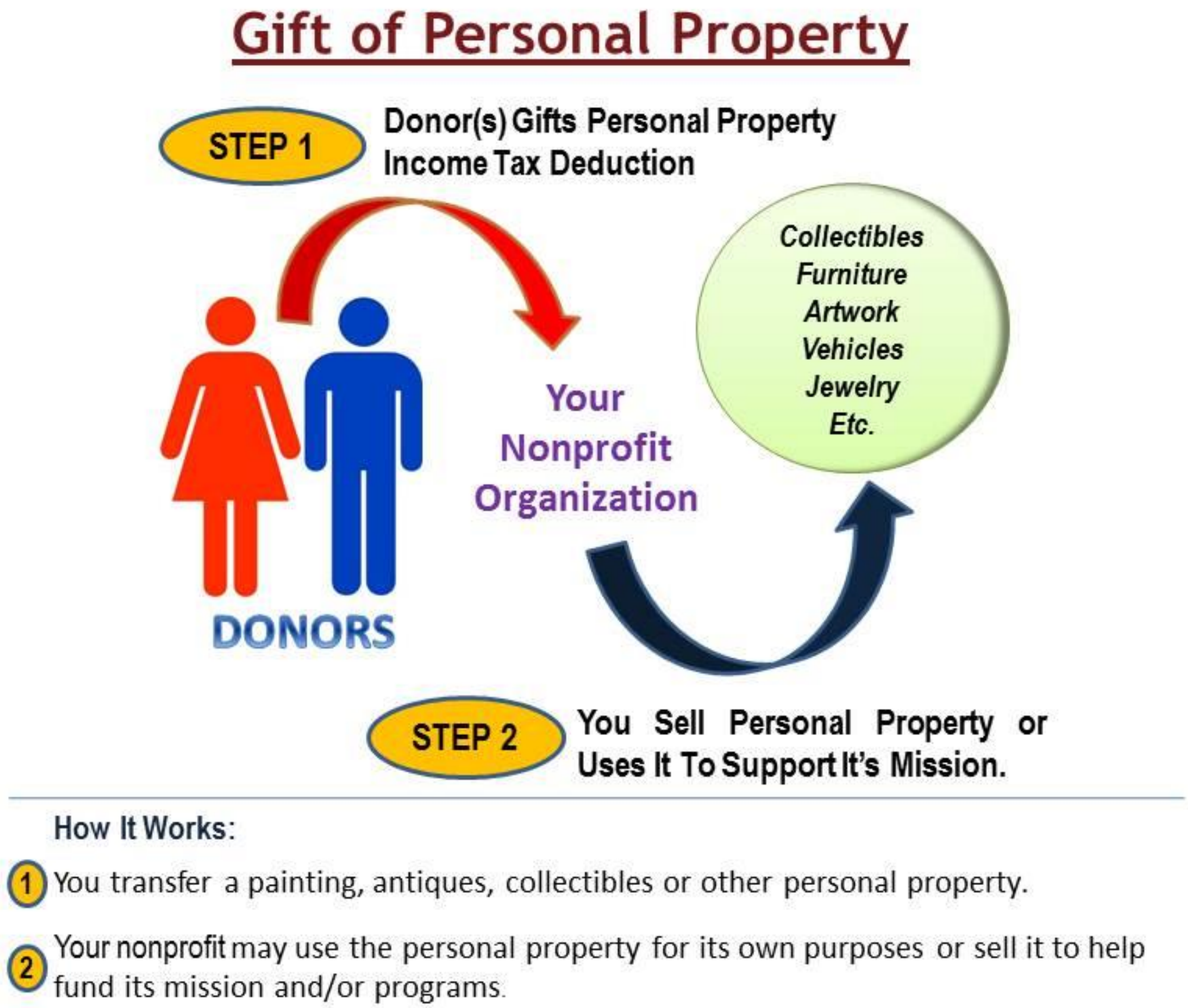
Strengthening Families by Enhancing Life, Independence and Legacy

Major Gift & Planned Giving

True Embrace Home Care, Inc. is more than a Licensed, and Certified Medicaid Waiver provider—we are a trusted and mission-driven 501(c)(3) nonprofit corporation committed to serving those often overlooked by traditional care agencies.

As a leading provider of holistic, legacy-focused care, we proudly offer inclusive and personalized support for senior citizens, disabled individuals, Veterans, parents with young children, individuals with visual or hearing impairments, and families living with autism or other mental health challenges.

Table of Contents



Benefits:

- You receive gift credit and an immediate income tax deduction for the appraised value of your gift and pay no capital gains tax, provided you have owned the property for more than a year and your gift satisfies the "related use" requirements of the I.R.S.
- In certain cases, you can use personal property to fund a life-income gift, such as a FLIP Unitrust, that benefits Your nonprofit organization and provides you with income now.
- You can have the satisfaction of making a significant gift now to Your nonprofit organization without adversely affecting your cash flow.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Gift of Real Estate

How It Works:

1. You deed your home, a commercial building or investment property to your nonprofit.
2. Your nonprofit may use the property for its own purposes or sell it and use the proceeds for its programs.

Benefits:

- You receive an income tax deduction for the fair market value of the real estate.
- You pay no capital gains tax on the transfer.
- You can direct the proceeds from your gift to a specific Your nonprofit organization program.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Gift of Unclaimed Property

How It Works:

1. Helps you to received your unclaimed property that you gift to your nonprofit.
2. Your nonprofit may use the unclaimed property for its own purposes or sell it to help fund it's mission and/or programs.

Benefits:

- You receive gift credit and an immediate income tax deduction for the appraised value of your gift.
- You can have the satisfaction of making a significant gift now to Your nonprofit organization without adversely affecting your cash flow.
- You can direct the proceeds from your gift to a specific Your nonprofit organization program

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Benefits:

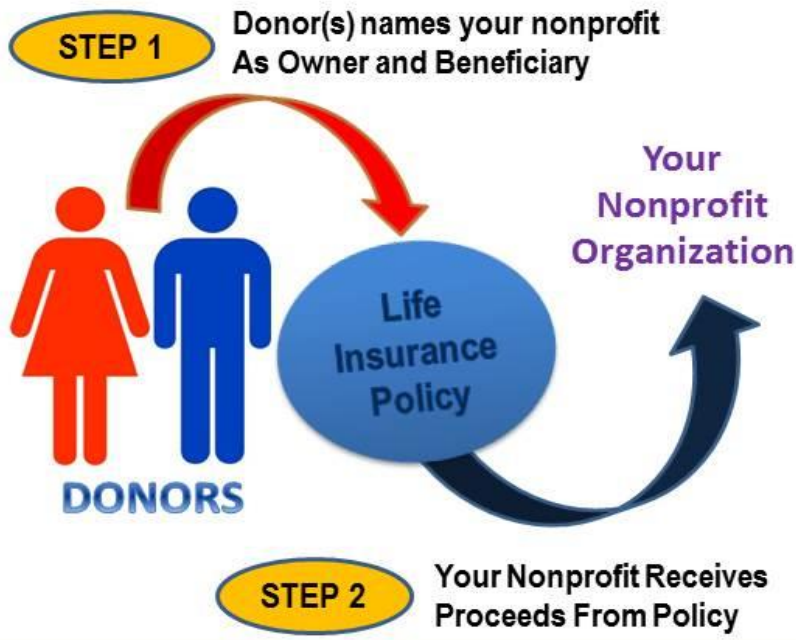
- You receive gift credit and an immediate income tax deduction for the fair market value of the securities on the date of transfer, no matter what you originally paid for them.
- You pay no capital gains tax on the securities you donate.
- You can direct your gift to a specific fund or purpose.
- You have the satisfaction of making a significant gift now or funding a life-income gift that benefits Your nonprofit organization later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Gift of Life Insurance



How It Works:

1. You make a future gift by naming your nonprofit as owner and beneficiary of a fully paid-up whole life –or- term life policy insuring your life.
2. Your nonprofit cashes out the policy and applies the proceeds to the program you have designated.

Benefits:

- You can make a significant gift from an unneeded asset.
- You can direct your gift to a specific fund or purpose.
- You can have the satisfaction of making a significant gift now to Your nonprofit organization without adversely affecting your cash flow.

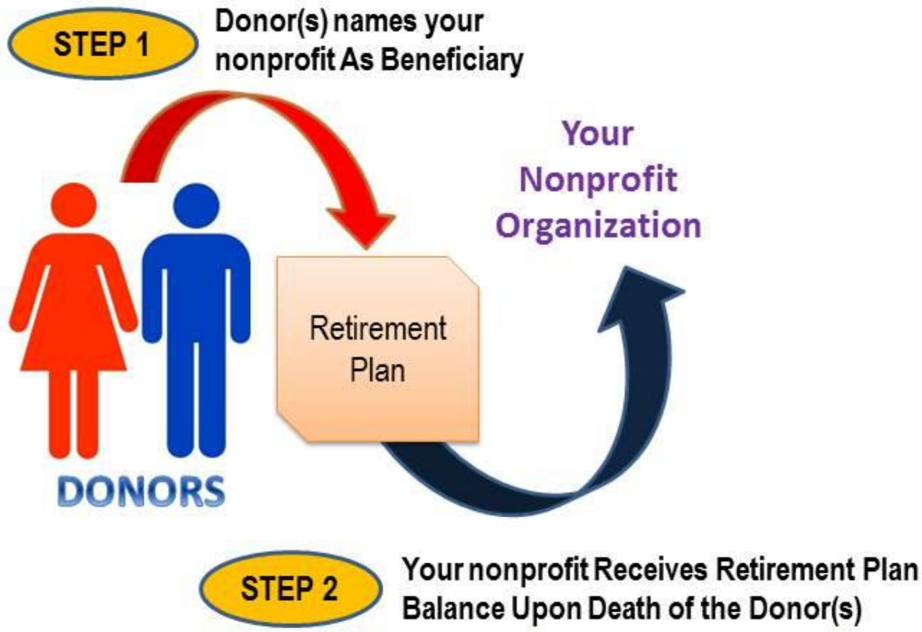
For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Gift of Retirement Plan

(After Your Lifetime)



How It Works:

1. Name your nonprofit as the beneficiary of your IRA, 401(k), 403(b), 457(b), or other qualified retirement plan.
2. After your lifetime, the balance in your plan passes to your nonprofit tax-free..

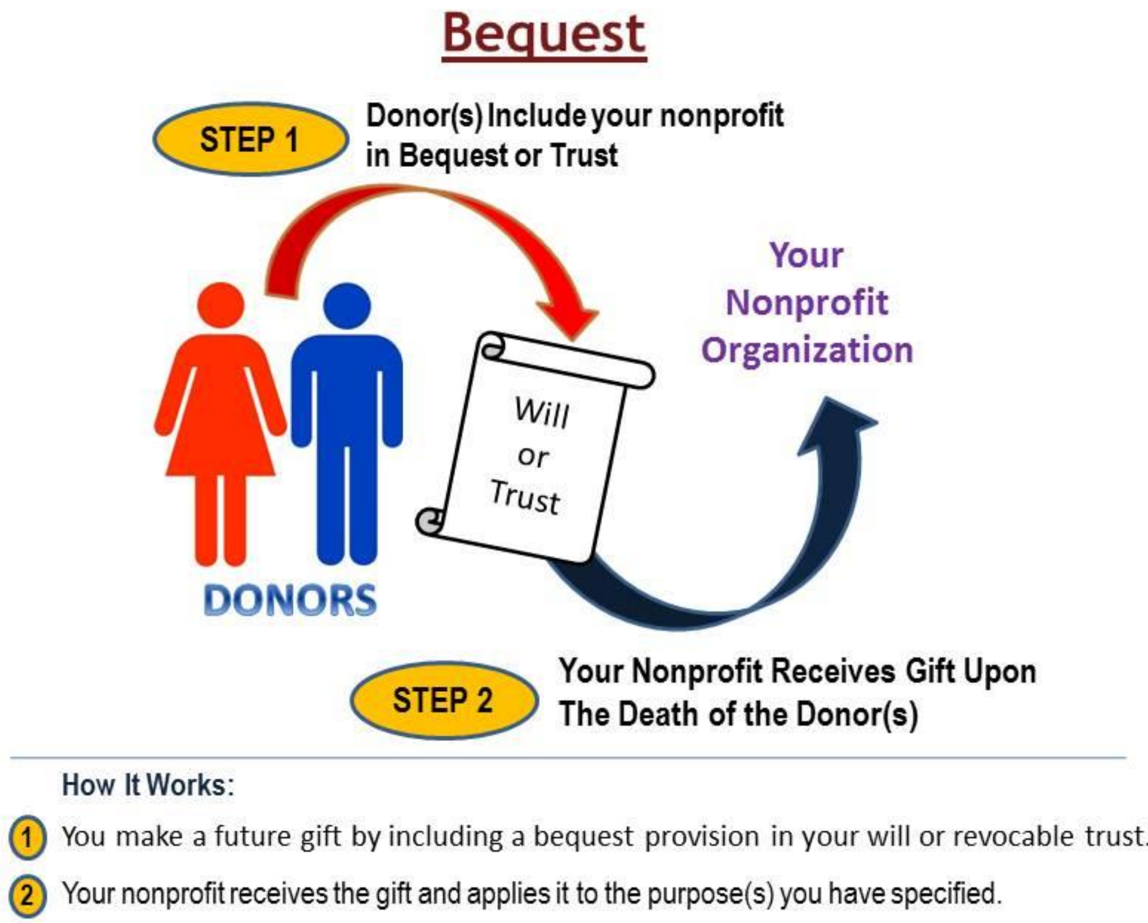
Benefits:

- You can escape both income and estate tax levied on your retirement account by leaving it to Your nonprofit organization.
- You can give the most-taxed asset in your estate to Your nonprofit organization and leave more favorably taxed property to your heirs.
- You can continue to take withdrawals during your lifetime.
- You can change the beneficiary if your circumstances change.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org



Benefits:

- Your assets remain in your control during your lifetime.
- You can modify your bequest if your circumstances change.
- You can direct your bequest to a particular purpose (be sure to check with Your nonprofit organization to make sure your gift can be used as intended).
- There is no upper limit on the estate tax deductions that can be taken for charitable bequests.
- You know that your gift will benefit Your nonprofit organization tomorrow, just as you intend it to today.

For More Information:

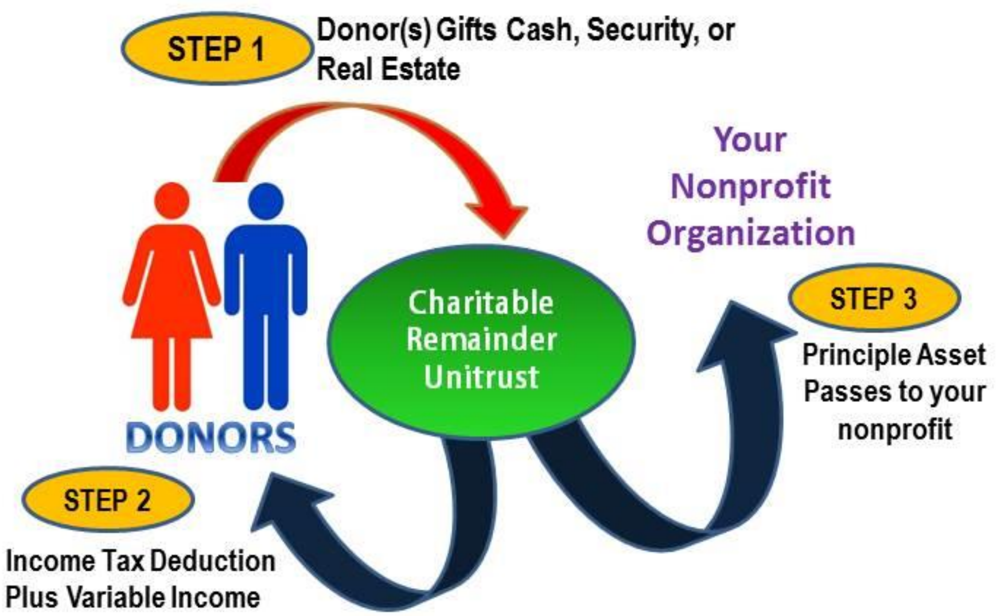
E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Compare Life-Income Gift Plans

	CHARITABLE GIFT ANNUITY	DEFERRED GIFT ANNUITY	CHARITABLE REMAINDER UNITRUST	CHARITABLE REMAINDER ANNUITY TRUST	CHARITABLE LEAD TRUST
INCOME BENEFICIARY	No more than two individuals	No more than two individuals	One or more individuals	One or more individuals	Your institution
REMAINDERMAN	Your Nonprofit	Your Nonprofit	Your Nonprofit	Your Nonprofit	Named individuals or entities
RATE OF RETURN	Function of age and number of beneficiaries	Function of number of beneficiaries and age when income payments begin	Minimum of 5% of fair market value	Minimum of 5% of fair market value	Variable
PAYMENTS TO INCOME BENEFICIARY	Fixed dollar amount	Fixed dollar amount; payment deferred	Fixed percentage of value of trust assets	Fixed dollar amount determined at outset	Fixed percentage of value of trust assets
TIMING OF PAYMENTS	Quarterly (in general), at end of quarter	Quarterly (in general), at end of quarter	Quarterly (in general), at end of quarter	Quarterly (in general), at end of quarter	Quarterly (in general), at end of quarter
TERM	Life of income beneficiaries	Life of income beneficiaries	Life of income beneficiaries or specified term of years (up to 20)	Life of income beneficiaries or specified term of years (up to 20)	Lifetime or specified term of years
FEDERAL TAXATION OF INCOME TO BENEFICARY	Combination of tax-free for beneficiaries' actuarial life, capital gains, ordinary income	Combination of tax-free for beneficiaries' actuarial life, capital gains, ordinary income	Ordinary, capital gains, tax-free income, according to assets and investment policies	Ordinary, capital gains, tax-free income, according to assets and investment policies	May be taxable to trust unless invested in tax-exempt property
FEDERAL INCOME TAX DEDUCTION	Based on amount, term, and income payment; determined with use of IRS tables	Based on amount, term, and income payment; determined with use of IRS tables	Based on amount, term, and income payment; determined with use of IRS tables	Based on amount, term, and income payment; determined with use of IRS tables	None; reduction in federal transfer taxes
SUGGESTED MINIMUM GIFT AMOUNT	$10,000	$10,000	$100,000	$100,000	$1,000,000
GENERALLY ACCEPTED ASSETS	Cash, appreciated securities, real property, tangible personal property	Cash, appreciated securities, real property, tangible personal property	Cash, appreciated securities, real property, bonds	Cash, appreciated securities, real property, bonds	Cash, any revenue-producing asset, e.g., closely held companies

Charitable Remainder Unitrust



How It Works:

1. You transfer cash, securities or other appreciated property into a trust.
2. The trust pays you a percentage of the value of its annually revalued principal.
3. When the trust terminates, the remainder passes to your nonprofit.

Benefits:

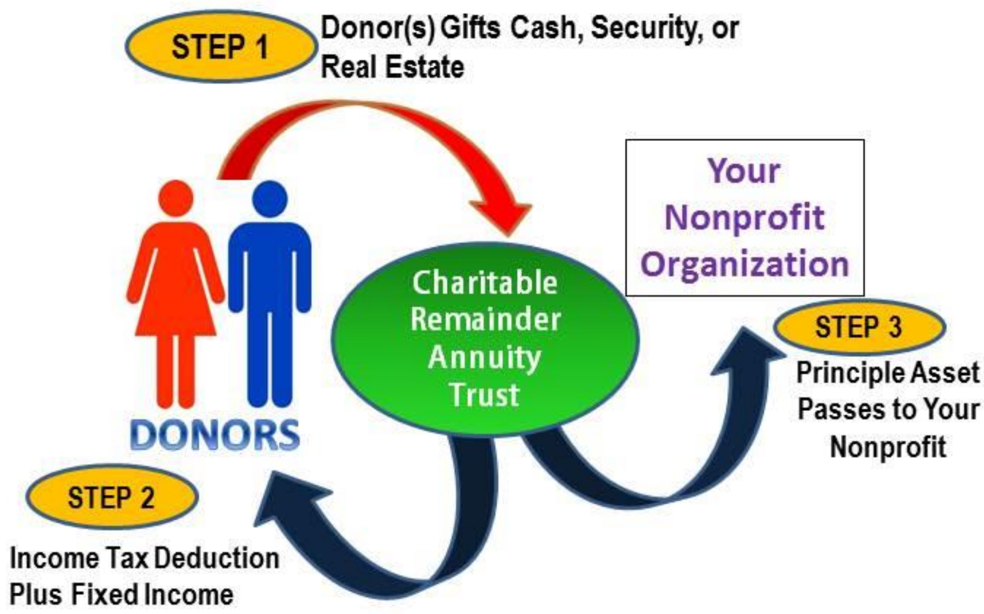
- A charitable remainder unitrust pays the beneficiary a fixed percentage of the principal of the trust as it is revalued annually. This type of trust provides the donor with the flexibility to make additional gifts to the trust.
- You receive an immediate income tax deduction for a portion of your contribution to the unitrust.
- You pay no up-front capital gains tax on appreciated assets you donate.
- You or your designated beneficiaries receive payments for life or a term of years.
- You can make additional gifts to the trust, as your circumstances allow, and qualify for additional tax deductions.
- You have the satisfaction of making a significant gift that benefits you now and your nonprofit organization later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Charitable Remainder Annuity Trust



How It Works:

1. You transfer cash, securities or other appreciated property into a trust.
2. The trust makes fixed annual payments to you or to beneficiaries you name.
3. When the trust terminates, the remainder passes to your nonprofit.

Benefits:

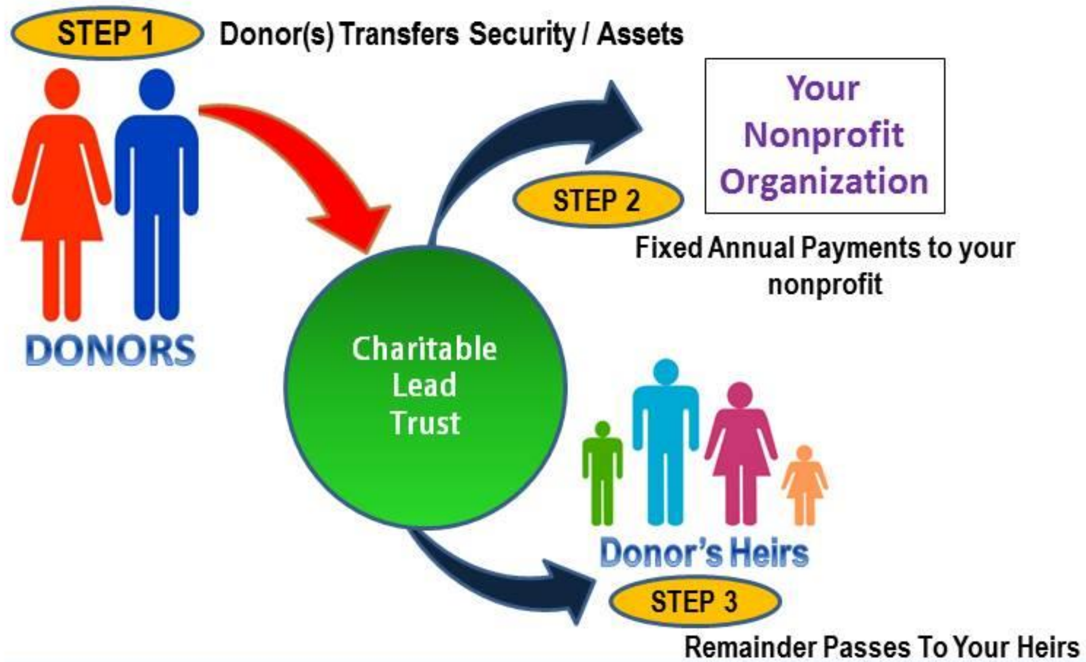
- A charitable remainder annuity trust pays the beneficiary a fixed dollar amount, which is determined when the trust is established. Additional gifts to this type of trust are not permitted. Depending on your needs, you may find one trust arrangement more attractive than the other.
- You receive an immediate income tax deduction for a portion of your contribution to the annuity trust.
- You pay no up-front capital gains tax on any appreciated assets you donate.
- You or your designated income beneficiaries receive stable, predictable payments for life or a term of years.
- You have the satisfaction of making a significant gift that benefits you now and Your nonprofit organization later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Charitable Lead Trust



How It Works:

1. You contribute securities or other appreciating assets to a charitable lead trust.
2. The trust makes annual payments to your nonprofit for a period of time.
3. When the trust terminates, the remaining principal is paid to your heirs.

Benefits:

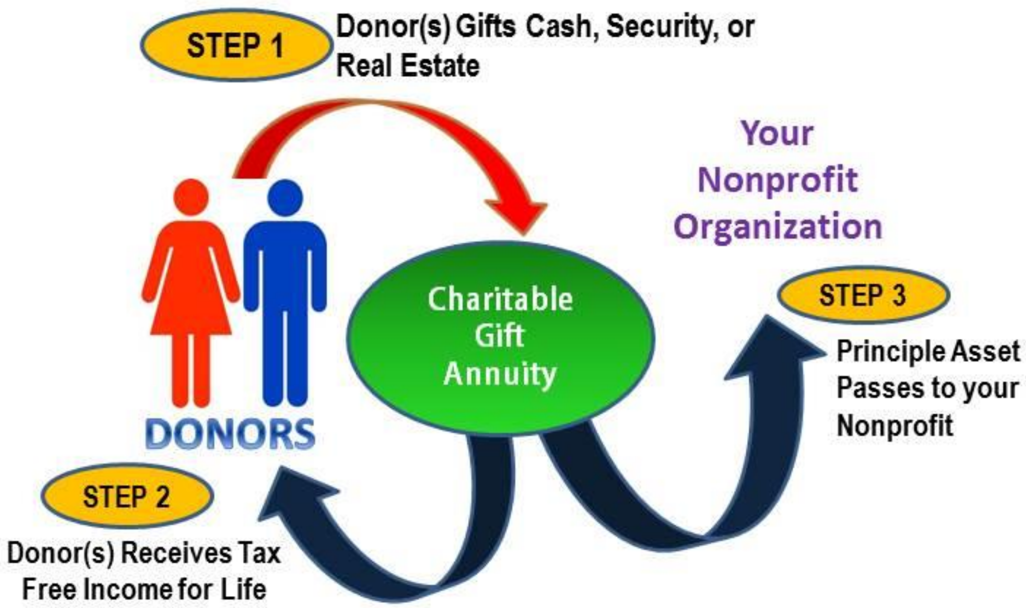
- The present value of the income payments to Your nonprofit organization reduces your gift/estate tax.
- All appreciation that takes place in the trust goes tax-free to your heirs.
- The amount and term of the payments to Your nonprofit organization can be set so as to reduce or even eliminate transfer taxes due when the principal reverts to your heirs.
- You have the satisfaction of making a significant gift to Your nonprofit organization now that reduces the taxes due on transfers to your heirs later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Charitable Gift Annuity



How It Works:

1. You transfer cash or securities to your nonprofit.
2. Your nonprofit pays you, or up to two annuitants named by you, a lifetime annuity.
3. The principal asset passes to your nonprofit when the contract ends.

Benefits:

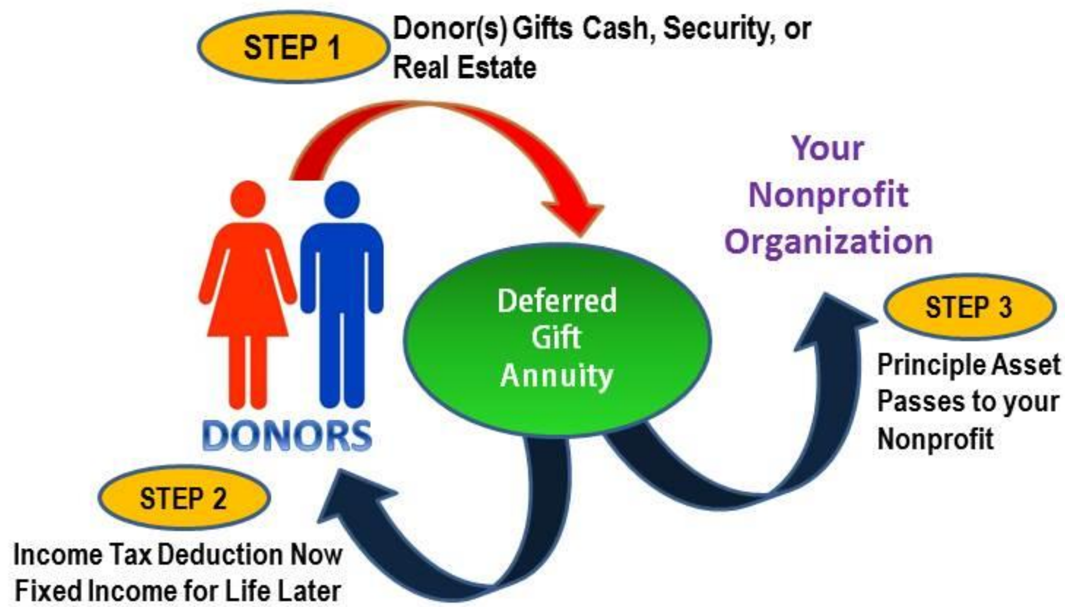
- You receive an immediate income tax deduction for a portion of your gift.
- Your lifetime annuity is backed by a reserve and the full assets of Your nonprofit organization.
- Your annuity payments are treated as part of ordinary income, part capital gains income and part tax-free income.
- You have the satisfaction of making a significant gift that benefits you now and Your nonprofit organization later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Deferred Gift Annuity



How It Works:

1. You transfer cash or securities to your nonprofit.
2. Beginning on a specified date, your nonprofit pays you a lifetime annuity.
3. The principal asset passes to your nonprofit when the contract ends.

Benefits:

- Deferral of payments permits a higher annuity rate <u>and</u> generates a larger charitable deduction.
- You can target your annuity payments to begin when you need them, such as retirement or when a grandchild needs help with tuition payments.
- The longer you defer payments, the higher the effective rate you will receive.
- You have the satisfaction of making a significant gift now that benefits both you and Your nonprofit organization later.

For More Information:

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

► Your Goals	► Your Strategy	► Your Benefits
Make a larger gift to Your nonprofit organization — and avoid capital gains liability.	Give appreciated stock or bonds held over one year.	Buy low and give high — make a gift that costs you less than the benefit it delivers to us, while avoiding capital gains tax.
Make a gift for the future of Your nonprofit organization that doesn't affect your cash flow or portfolio now.	Put a bequest in your will (cash, specific property, or a share of the estate residue).	Today — a gift that costs you and your family nothing. Tomorrow — an estate tax deduction.
Retain income benefits from the assets you give to Your nonprofit organization — thus afford a larger gift.	Create a charitable gift annuity or a charitable remainder.	Receive income for your lifetime; receive a charitable deduction; diversify your holdings.
Reduce high tax liability now; gain additional income later.	Establish a deferred gift annuity.	Provides a larger deduction and a higher income rate than other life-income gifts can offer.
Tap one of the most valuable assets in your portfolio to make a gift to Your nonprofit organization.	Use real estate to make your gift to Your nonprofit organization.	Avoid capital gains tax, receive an income tax deduction, and have the option of a gift that doesn't affect your lifestyle.
Reduce gift and estate taxes and control the timing of passing assets to your children and grandchildren.	Create a charitable lead trust that supports programs at Your nonprofit organization for a fixed, finite period with the principal going to your heirs.	Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family.
Locate an overlooked asset that you can easily give to Your nonprofit organization.	Name Your nonprofit organization as beneficiary of your retirement plan; leave other assets to family.	Eliminate income tax on retirement plan assets; free up other property to pass to your heirs.
Make a major gift from income rather than capital.	Donate a paid-up life insurance policy whose coverage you no longer need.	Increase your ability to make a significant gift to Your nonprofit organization.

Goals & Benefits

Frequently Asked Questions

1. What assets can I use to make a gift to Your nonprofit organization?

Generally speaking, during your lifetime you can make an outright gift of cash, securities, or other property (e.g., real estate and/or personal property).Through your will or with a distribution from a retirement plan or life insurance policy, your gift can be designated to Your nonprofit organization in accordance with your wishes.

2. What sort of gift plans also pay a return to me?

You have the option of making a gift that pays a return to you, your spouse or other individuals. These gifts include a charitable gift annuity, a charitable remainder unitrust or an annuity trust.

3. What tax deduction will I receive for my gift?

Your tax benefits depend on several factors: the type of gift, the time at which it is made, whether it is outright or deferred, or whether it provides for any payments. Here are some general guidelines:

- Outright gifts to Your nonprofit organization generate a full income-tax charitable deduction. Outright gifts of long-term appreciated securities are deductible at fair market value, with no recognition of capital gains.
- Gifts of personal property, such as art, books and collectibles, are fully deductible so long as they are relevant to our mission. We can advise you on this point. Contact us for more information.
- Bequests do not generate a lifetime income tax deduction. They are exempt from estate tax.
- Similarly, life insurance distributions to Your nonprofit organization are not income-tax deductible, but are exempt from estate tax. If you have made us the irrevocable owner and beneficiary of an existing policy during your lifetime, you may deduct the value of the policy.
- The charitable deduction for a gift that pays a return to you, such as a charitable gift annuity or a charitable remainder trust, is the fair market value of the gift asset minus the present value of the interest you retain.

4. I want to set up a life insurance policy, name Your nonprofit organization as beneficiary, but retain ownership of the policy. Can I deduct the premium payments I make?

No. The I.R.S. would not consider this a “completed gift.” The I.R.S. would say that, as the owner of the policy, you could change the beneficiary designation to a friend or family member. Your nonprofit organization must be made the irrevocable owner of the policy for gifts offsetting premium payments to be deductible.

5. I've heard that transferring gifts of retirement plan assets to charity is advantageous. Why?

Qualified retirement plans such as IRAs, 401(k), 403(b) and Keoghs allow individuals to defer paying taxes on a portion of their income until the assets are withdrawn during retirement years. However, after a person's death, these accounts are often exposed to income and estate taxes at a combined rate that could rise to 75% or even higher on large taxable estates. The tax will be paid at some point — by your estate and your heirs unless contributed to charity. In other words, by giving retirement assets to charity you receive double benefits. Your estate and heirs will not be taxed on the portion that goes to charity and you will support Your nonprofit organization.

6. I'd like to donate a painting. Will you determine its value for my income tax deduction?

The I.R.S. requires that donors of artwork and collectibles secure an independent appraisal of the items to establish fair market value. The appraisal has to be related to the gift, too — an insurance appraisal won't suffice. We can assist you on this point.

7. I'm interested in establishing a charitable gift annuity. What financial provisions will you make for the annuity payments to me and my spouse?

Your charitable gift annuity will be treated as a general obligation of Your nonprofit organization, backed by all of our assets. We have an unbroken record in making timely payments to our annuitants, and that ongoing responsibility is a key element in our financial policies.

Glossary

Actuarial
As used in planned giving, refers to the factors used to calculate the value of lifetime payments to individuals or organizations

Appreciated Property
Securities, real estate or any other property that has risen in value since the donor acquired it. Generally, appreciated property held by the donor for a year or more may be donated at full fair market value with no capital gains tax

Annuity
A contractual arrangement to pay a fixed sum of money to an individual at regular intervals. The charitable gift annuity is a gift to Your nonprofit organization that secures fixed lifetime payments to the donor and/or another individual

Adjusted Gross Income (AGI)
An individual's total income for the year, less certain deductions. Individuals may deduct charitable cash contributions up to 50% of AGI; they may deduct gifts of appreciated property up to 30% of AGI

Appraisal
An assessment of the value of a piece of property. Donors contributing real or tangible personal property (art, books, collectibles, etc.) or certain other assets must secure an independent appraisal of the property to substantiate the value they claim as a charitable deduction

Basis
The donor's purchase price for an asset, possibly adjusted to reflect subsequent costs or depreciation. If you bought stock for $100 per share and sold it for $175, your cost basis in the stock would be $100 per share

Beneficiary
The recipient of a bequest from a will or a distribution from a trust

Bequest
A transfer of property or cash to an individual or organization under a will

Capital Gains Tax
A federal tax on the appreciation in an asset between its purchase and sale prices

Cost Basis
See Basis

Endowment Fund
The permanently held capital of a nonprofit; distributions from which are used to support ongoing projects and meet institutional opportunities

Estate Tax
A federal tax on the value of the property held by an individual at his or her death (paid by the individual's estate, not the heirs or recipients of bequests)

Executor
The person named in a will to administer the estate (known in some states as the "personal representative")

Fair Market Value
The price that an asset would bring on the open market

Grantor
The individual transferring property into a trust

Income Interest
In a **trust**, the right to receive payments from the trust for lifetime or a term of years

K-1 (also 1099-R)
The I.R.S. forms that Your nonprofit organization sends its life-income gift participants detailing how the payments they received during the year from their gifts will be taxed

Life-Income Gift
A planned gift that makes payments to the donor and/or other beneficiaries for life or a term of years, then distributes the remainder to charity

Personal Property
Securities, artwork, business interests and items of tangible property as opposed to "real property" (i.e., land and the structures built on it)

Personal Representative
See Executor

Remainder Interest
In a trust, the portion of the principal left after the income interest has been paid to the beneficiary(ies). A charitable remainder trust makes payments to the donor or other individuals and then passes its remainder to charity

Remainderman
A legal term for the individual or organization who receives the trust principal after the income interest has been satisfied

Testator
An individual making a will is a Testator

Trust
A transfer of property by a grantor to the care of an individual or organization for the benefit of the grantor or others

Trustee
An individual or organization carrying out the wishes of the grantor, making payments to current beneficiaries and preserving the principal for ultimate distribution

Disclaimer and Privacy Notice

Disclaimer

The material presented in this brochure is not offered as legal or tax advice. Examples of tax benefits and results of various examples shown are based on the stated IRS discount rate and on other assumptions which may not apply to your situation at the time of your gift.

You are urged to seek the advice of your tax advisor, attorney, and/or financial planner to make certain a contemplated gift fits well into your overall circumstances and planning.

All material is presented solely as educational information and is not a solicitation or offer.

Privacy Notice

At Your nonprofit organization we are committed to full legal compliance with respect to protecting the privacy of the information that you have entrusted to us.

The following is a description of what information we collect and how we use it.

The information we collect:

We collect nonpublic personal financial and statistical information about you from the following sources:

- Application or other forms you complete and give to us
- Transactions you make with us, our agents and subagents
- Consumer reporting agencies

The information we disclose:

We do not disclose any nonpublic personal financial information about you to anyone, except as required by law.

Our security procedures:

We restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

This page is intentionally left blank

Contact Our Team

E-mail or **call us**, or **complete the Request Information form**. We will happily assist you through every step of the process.

Larcina Hicks
Executive Director
True Embrace Home Care, Inc.
Phone:317-938-3889
Visit us: www.TrueEmbrace.org

Request Information

* Required Fields

Please send me additional information on charitable gifts: *

- ❑ To increase retirement Income
- ❑ To maximize my children's inheritance
- ❑ To provide income for loved one(s)
- ❑ To use real estate
- ❑ To use assets other than cash or stocks
- ❑ Through my will or retirement plan
- ❑ I have included Your nonprofit organization in my estate plans. Please include me to receive newsletters.
- ❑ Other: ____

Name: ____ *

Street Address: ____ *

City: _____________________ State: ________ Zip: ____________

Phone: (____) _____ - __________ *

Email: __________________________________ *