

Champions for Nurses

Arthur and Susanna Pfeffer grew up in medical families—his mother was a nurse; her father was a doctor—so they always felt a special understanding and affinity for healthcare. But their own encounters as patients, dating back to a hip replacement Arthur had at Palomar Health in 2005, colored that experience in a new way and convinced them to get involved as healthcare donors.

“We were so impressed by the nurses that we thought, ‘Why don’t we see if we can make a donation to the hospital for nursing?’” Arthur says. He described how hard-working, competent and compassionate they found Palomar Health nurses to be. “They took good care of me and I just had the feeling that they were right there for me.”

Arthur, a retired English professor, and Susanna, a retired magazine editor, have made gifts to support nursing scholarships and education, equipment and other programs at Palomar Health since then. A second hip replacement in 2010 “reinforced our feeling that this is a very good regional hospital and it deserves whatever small support we can furnish for it,” Arthur says. Those gifts have meant many others can have the comfort and care of a skilled Palomar Health nurse.

The Pfeffers have moved to Orange County to be closer to their daughter, but still give to Palomar Health and urge others to do the same. “It’s a worthy cause to donate to,” Arthur says. “If you give to

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If you, like the Pfeffers, have been positively impacted by the quality healthcare you’ve received at Palomar Health, you can ensure it continues for generations to come with a gift in your estate plan. To learn more, contact Wayne Herron at 760.739.2787 or Wayne.Herron@PalomarHealth.org.



Arthur and Susanna Pfeffer’s estate gift ensures Palomar Health’s nurses are equipped to meet the needs of the growing populations they serve every day.

“
**It’s a worthy
cause to
donate to.**



—ARTHUR PFEFFER



Why You Should Share Your Estate Plan

With Your Loved Ones (and With Us)

Talking about estate planning may be uncomfortable, but it's critically important for those you leave behind.

When you created your estate plan, you took time and care to craft it to meet your goals and serve as a testament to who you are, your values and the legacy you want to leave. Communicating your plan clearly and honestly with your loved ones gives you and them peace of mind.

By making your future plans known to your loved ones, you're not only ensuring your wishes are carried out after you're gone, you're helping

them plan for their futures as well. Some children may be hoping for an inheritance from you to fund their own children's education or buy a house. Sharing your plans allows them to make their future plans accordingly.

If you've included a gift to the Palomar Health Foundation in your estate plan, please let us know. Like your loved ones, it helps us plan for our future so we can better meet our most pressing needs. More than half of people who leave charitable gifts in their wills do not notify the organization, leaving the charity at risk for not receiving the gift they intended.

✓ Helpful Conversation Tips

Here are a few useful suggestions to help you navigate the conversation:

- Be honest about your intentions and the reasons behind your decisions. Let your loved ones know why you want them to be aware of your future plans.
- Choose a comfortable environment, relatively free of stress. No one works well under pressure, so be sure to allow everyone enough time to discuss.
- Remind everyone the importance of the conversation. This can be as simple as an anecdote of a family who mishandled an estate because they failed to discuss their plans with each other.
- Remember that it's an ongoing discussion. A lot can change that will affect your estate plan. Communicate periodically as your plan is updated.



3 Unexpected Ways to Make a Difference

You want to leave a legacy at Palomar Health, but sometimes a gift in your will or trust isn't the right option. Consider these often-overlooked gift types that reflect your legacy and make a meaningful difference for those we serve.

1. Life Insurance

As children move out and become self-sufficient and you work toward retirement, your need for life insurance likely declines, making it a great gift option without you giving up assets today. There are two main ways that people use life insurance to support our mission to heal, comfort and promote health for our communities:

- You can name the Palomar Health Foundation as the beneficiary (or co-beneficiary) of an existing life insurance policy. After your lifetime, the proceeds support our mission.
- You can make the Foundation owner of the policy, resulting in more tax savings for you.

2. Donor Advised Funds

A donor advised fund is like a charitable savings account. You give to a single fund and qualify for a tax deduction, without immediately having to choose the charities you want to support. You then direct the distribution of support to Palomar Health or other charitable organizations without having to retain records of separate contributions.

Did You Know?

Donor advised funds are the fastest-growing gift option in the United States. It's also a great way to involve your family in your philanthropy. Ask them to help you decide where to recommend distributions.

3. Real Estate

If your home no longer fits your lifestyle or you're looking to downsize and simplify your life, consider gifting it to a charitable organization, like the Palomar Health Foundation, before putting it on the market. There are a number of tax-savvy ways to turn home sweet home into a charitable gift that helps us better meet the needs of our patients. Gifts of real estate can be complex depending on the property involved, so we always recommend you consult us and your professional advisor for help.

♥ We are happy to help you find the right gift option to meet your charitable goals and discuss how your gift can support Palomar Health. Please contact Wayne Herron at Wayne.Herron@PalomarHealth.org or 760.739.2787.



Our FREE resource, *Your Family's Guide to Your Estate*, can help you go into this often uncomfortable conversation prepared. Use it to compile important information and help your loved ones locate your documents in the future. To request your copy, simply fill out and return the enclosed reply card.



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a hospital, someday your life may be saved by the outcome of your donation. Or if you improve nursing at that hospital, you, your children or your parents might one day benefit.”

Arthur and Susanna have chosen to name Palomar Health in their estate to ensure the needs of nurses will be met as the hospital system keeps growing.

“The hospital has new responsibilities, it’s serving new populations and new facilities are opening up,” Arthur says. “And none of that is going to happen without nursing.”

**PALOMAR
HEALTH**
Foundation

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If you wish to be removed from our fundraising mailing list, please contact Wayne Herron by email at giving@palomarhealth.org or by phone at 760.739.2787.

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The Importance of Planning Documents

Your will is at the top of the list of important documents to keep up to date. Without this vital document, state laws determine the division of your estate, and it's unlikely to match your wishes and values. Take action today to formalize your estate planning wishes.

Go one step further and decide which people and organizations you can benefit through your will.

KEEP IN MIND

- Decide how you want to disperse your property among family, loved ones and other organizations. Here are some items to consider:
 - » Real estate (homes, land, commercial)
 - » Furniture
 - » Jewelry
 - » Art
 - » Prized possessions/keepsakes
- Notify any charitable organizations, like the Palomar Health Foundation, of plans to include a gift in your will or estate plan.
- Confirm the names of beneficiaries of any retirement plans or accounts.

Take the time today to create a vision for your possessions and give yourself and your family peace of mind tomorrow.

PALOMAR HEALTH Foundation

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*Your Family's
Guide to
Your Estate*