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A NEW WAY TO BEGIN

Give yourself the gift of peace and predictability. With so much uncertainty in the world, would you like the comfort of a more certain future?

We have tools and ideas that will help you bring more reliability and dependability to your year and your life.

A more dependable new year gives you:

- Income tax savings
- Capital gains tax savings
- New payment streams for you and your spouse

Each of the following are powerful tools to help you craft a dependable future for yourself:

<table>
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<tr>
<th>CHARITABLE REMAINDER UNITRUST</th>
<th>CHARITABLE GIFT ANNUITY</th>
<th>LIFE ESTATE</th>
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<tbody>
<tr>
<td>Transfer appreciated stock to this trust without paying capital gains, then get an income stream and other tax benefits for the rest of your life</td>
<td>Fund a charitable gift annuity with us and receive favorable fixed rate payments for life. You also receive an income tax deduction this year</td>
<td>Transfer title from your house or other property to charity and continue living there for life, while receiving income tax benefits today</td>
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We can help you create a future where you will receive dependable tax benefits

With the right tools, such as a charitable gift annuity, you receive reliable payments in the same amount every year for as long as you live.

While the future is never predictable, parts of it can be
AN EASY PLAN

Sometimes a little planning gives big benefits. Many people believe that for a plan to have value, it must be long and complicated. It does not need to be. Some of the most significant planning can be done in a few moments.

Many of us want to provide for our family and the causes we cherish but don’t want the hassle of amending or updating our wills or estate plans. While an up-to-date will is important, you can accomplish many of your goals outside of your will.

Think about where you have most of your assets:
- Savings account
- Checking account
- Investment account
- Retirement account: IRA, 401(k), 403(b)

Most of your assets are probably held in one or more of these accounts. If you plan to leave funds from any of them to your family or to the causes you support, you can make your designation with a simple form.

Contact your account administrator and ask for a beneficiary designation form or payable on death form. No matter what your administrator calls it, it allows you to transfer assets automatically when you pass away.

You can change your mind and change this form quite simply. You can also designate percentages (for example, 50% to your spouse and 25% to each of your two children). While these can be given outside your will, it should still be a part of your larger plan, so be sure to check with your attorney or accountant to make sure these designations support your larger goals.
George and Annette Newcomb initially decided to include Glens Falls Hospital in their estate planning when George retired from General Electric and when Annette retired from Glens Falls City Schools.

"We were pleased that we made this decision because we have needed the hospital on a regular basis as we have aged," shared George. George had a heart monitor implanted and Annette has been operated on for a tibia/fibula break which occurred at Gore Mountain. Shortly after that she received cancer treatment for lymphoma. “The doctors and nursing staff have been very helpful and professional. We are very pleased with the C.R. Wood Cancer Center and also the addition of robotics for operations,” he added.

Having been very active in ministries at St. Michael’s church in South Glens Falls they also give to the church and to Crandall Library in Glens Falls. Annette served on the board for 20 years at Crandall Library and both are avid readers. “We think that others should consider Glens Falls Hospital in their estate planning. We are sure that these future donations will be used to continue improving the hospital’s service to the community.”

George and Annette Newcomb