

Heritage Society

Ensuring the Future of San Diego Seniors



Heritage Society Member - Bill McColl

"I was raised by two amazing parents, John and Sharon McColl, who were part of the creation of St. Paul's Senior Services," says their son, Bill. "I remember my mom launched a campaign asking each board member to designate St. Paul's in their estate plan. Before she championed the cause, she designated St. Paul's as the beneficiary of a life insurance policy. She never asked someone to do something she hadn't done herself. My dad was the same way. They were both very giving people."

Their tireless dedication to St. Paul's Senior Services inspired Bill to become involved himself. Since the early 1990s, Bill has made his own mark at St. Paul's with his time, talent and treasure serving as board Chair, volunteer and committed donor. "My dad passed away in 1999 and mom 10 years ago this September... Staying involved with St. Paul's is continuing the legacy of my parents. I want to inspire others to give, serve and volunteer."



In keeping with his family's legacy, Bill designated St. Paul's Senior Services as a beneficiary in his Individual Retirement Account (IRA). "I have faith in the St. Paul's community because it has a mission that continues to thrive in our community and will continue to do so long after I'm gone."



Making a legacy gift through an IRA is a popular way for people to give now and in the future. It does not require seeing an attorney or to adjust a will or trust; just a simple update on the IRA beneficiary form. Many donors choose to make outright and planned gifts through their IRAs because of Required Minimum Distributions (for those over 70 ½) and to avoid sometimes hefty capital gain costs for their heirs when they pass away.

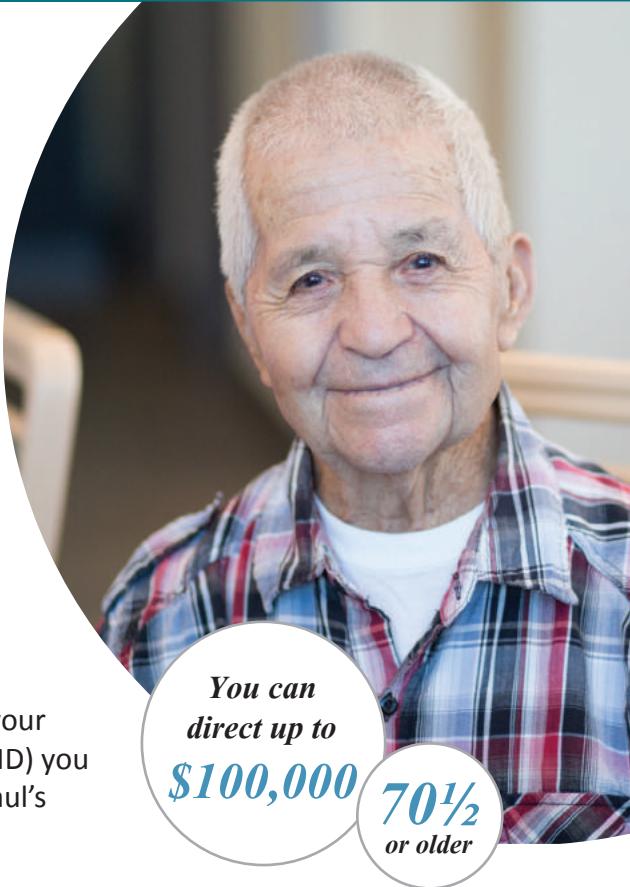
"I'm amazed at the growth of St. Paul's over the last 10 years. I've seen the purchase of the Balboa Hotel (which became St. Paul's Villa), the creation of the Intergenerational program, the building of St. Paul's Plaza and of course starting the first PACE center in San Diego."

Bill knows there are opportunities ahead for St. Paul's as it looks to the next 60 years. "It will take patience and a new vision to serve the next generation of seniors," says Bill. "That's why I'm investing my philanthropy in St. Paul's future growth."

Like others in the Heritage Society, Bill is committed to the future of St. Paul's seniors. If you have questions about making your own estate gift to St. Paul's Senior Services, please contact Liam Dunfey in the St. Paul's Senior Services Foundation at 619-239-6900 or email ldunfey@stpaulseniors.org.

Roll Over Your IRA *For* **St. Paul's Senior Services!**

If you are 70 ½ or older and don't need your IRA's required minimum distribution (RMD) you can roll over part or all of it to help St. Paul's Senior Services.



You can
direct up to
\$100,000

**70 ½
or older**

Taking your RMD vs. Making an IRA GIFT

- | | |
|---|--|
| <ul style="list-style-type: none">• You pay income tax on your distribution• You may not want or need the money• Your tax dollars go to the government• You are limited by the RMD rules | <ul style="list-style-type: none">• You will pay no income tax on your gift• You can help support St. Paul's Senior Services• Your gift can help build your charitable legacy• You can use your IRA in the way you want |
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Double the Benefits

An IRA Charitable Rollover gift can benefit both you and St. Paul's Senior Services! Email Liam at ldunfey@stpaulseniors.org or call (619) 239-6900 to learn more.

Heritage Society Membership

It's simple to join the Heritage Society: designate St. Paul's Senior Services in your will or estate plan and notify St. Paul's Foundation of your intent (you can be listed anonymously if you so choose). There is no minimum gift threshold to become a Heritage Society member. Rather, we welcome your participation at any level. Your gift should be a joyful act of philanthropy.

Language Matters

If you would like to include a gift to St. Paul's through a provision in your will or living trust, the following language may be helpful to your attorney:

"X% (or dollar amount) of donor's name estate should be designated to St. Paul's Senior Services Foundation, Tax ID #33-0627795".

St. Paul's Plaza Hosting Free Estate Planning and Long-Term Care Workshop

Saturday, October 13 from 8:30am - 4:30pm

St. Paul's Senior Services, in conjunction with the San Diego Planning Partnership, invites you to a free educational workshop on estate and long-term care planning. Visit www.sd-pp.org or call (619) 500-1902 to RSVP.

Q&A with Yvonne Amrine, Founder of San Diego Planning Partnership

1. What prompted you to start San Diego Planning Partnership?

This was the natural outgrowth of many experiences. Volunteering at the Legal Aid Society of San Diego's Conservatorship clinic since 2007 taught me how a good estate plan can avoid the expense of a costly court involvement. Through my involvement in the professional community, I received additional input from local charities and other professionals that work with older adults facing the realities of aging with no plans in place. The result is this seminar that provides the basic knowledge you need to begin thinking about your own estate plan. Our goal is to make this topic bite-size.



2. Why did you select St. Paul's Senior Services as one of the three host sites?

This is a good fit for a few reasons. First, their newest community is conveniently located in Otay Ranch. Second, St. Paul's is a trusted brand in the community. They are leaders in senior care; for decades people have relied on them for guidance in the care of their loved ones. Third, their values align with the Partnership. We both believe planning for the future is an invaluable gift you can give your family after your passing.

3. What will people learn from attending the two half day sessions?

What is an estate plan; what are the most important documents in every estate plan; how to avoid probate; options and costs for long term care in San Diego (that's a big one!), how to choose your representatives; connection to community resources. Participants will receive a workbook outlining decisions to consider in preparing their plan. What you WILL NOT get from this seminar is a sales pitch.

4. What were some of the outcomes from the first sessions in August at KPBS in San Diego and in September at the Salvation Army in Oceanside?

Just how hungry folks are for understanding this information! The word is spreading and we are receiving referrals to register at the other events throughout the county.

5. What are your top ideas or action items you would like the audience to take with them?

No one wants to take the time and expense to go through the Probate court system. I make a few points multiple times that:

1. If they own real estate, it belongs in a trust."
2. EVERYONE 18 years or older needs an advanced healthcare directive with a named agent for making healthcare decisions, and
3. EVERYONE 18 years or older needs a financial power of attorney for managing their finances.

When we wrap up, you will have your own short list of people in your life you can entrust with these responsibilities.



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Invest in a Charitable Gift Annuity and St. Paul's Senior Services

1. Give St. Paul's Senior Services a gift of cash or appreciated asset (minimum \$5,000).
2. Donors who itemize can claim an income tax deduction.
3. Receive a fixed stream of income for life.

Call the Foundation at
(619) 239-6900 to learn more.

Charitable Gift Annuity Rates For One-Life

Age	Rate
70	5.6%
75	6.2%
80	7.3%
85	8.3%
90+	9.5%