FROM OUR DIRECTOR

Cleveland Clinic Lou Ruvo Center for Brain Health has been serving the Nevada community since 2009. In our first 10 years, we’ve been recognized for clinical and research excellence with:

• “Partners in Care” designation from the National Multiple Sclerosis Society (the only program in Southern Nevada)
• CurePSP Center of Care (one of the first five in the United States)
• Parkinson’s Foundation Center of Excellence (one of the Cleveland Clinic locations)
• Research Center of Excellence designation from the Lewy Body Dementia Association

Philanthropy plays a significant role in amplifying our impact in our community. Giving to Cleveland Clinic Nevada is vital in providing patients with the best care possible and keeping Nevada in the forefront of medical advancements, research and treatment.

You can help. I, along with our philanthropy team, look forward to collaborating with your family and advisors to help you achieve your desired balance between personal financial and charitable goals.

Thank you for investing in our future, right here in Nevada.

Marwan N. Sabbagh, MD, FAAN, CCRI
Director
Camille and Larry Ruvo Endowed Chair for Brain Health
Lou Ruvo Center for Brain Health
Planning Your Gift

Gift planning at Cleveland Clinic is a creative process that adapts to the changing philanthropic needs and wishes of our supporters. Successful gift planning allows you to make charitable contributions in ways that maximize personal, family, and philanthropic goals, while also minimizing cost.

A range of charitable giving options can be tailored to meet your needs and can include benefits such as:

- A current charitable income tax deduction
- Guaranteed lifetime income for you and/or a loved one
- Savings on capital gains, income, gift and estate taxes

Photography on cover and page two: Iwan Baan
What to Give

Philanthropy should not be complicated, nor should it require great wealth. When you give to Cleveland Clinic Nevada, your gift will be simple to make. You choose what to give, how to give, and how your gift will be used. You can enrich the lives of current and future patients and create a family legacy lasting for generations.

A variety of options are available to achieve your financial and philanthropic goals:

- **Outright gift** (such as by check, transferring securities, or signing a multi-year pledge)
- **Deferred gift** (the gift happens at a date in the future, selected by you)
- **Life-income gift** (a type of gift that will pay you and/or your spouse an income for life)
- **Testamentary gift** (which will occur after your lifetime)

**Assets you can use to make a gift:**

- Cash/Check
- Stocks, Bonds, Mutual Funds
- Real Estate
- Tangible Personal Property (art, jewelry)
- Life Insurance Policy
- Retirement Plan Assets and/or IRAs
- Business and/or Partnership Interests
How to Give

Current Gifts

• Outright Gift
You can make an outright gift by transferring any of the assets listed in the box on page 3 directly to Cleveland Clinic Nevada. With each gift, you will receive an acknowledgment letter detailing the asset given and the amount of your charitable income tax deduction, which you should keep for tax purposes.

• Multi-year Pledge
A multi-year pledge is recurring support which, year after year, helps sustain the mission of Cleveland Clinic Nevada. For example, a traditional $100,000 pledge would be paid in increments of $25,000 a year, for a period of four years. However, we can offer the flexibility of paying it off in a variety of different ways. We will work with you to create a schedule that best suits your needs.

Deferred or Life Income Gifts

• Gift Annuity
A charitable gift annuity (CGA) is a simple agreement in which we promise to pay you, or you and your spouse, a lifetime income in exchange for a gift of an asset. The payment is fixed at the time you establish the gift and can be paid to you in monthly, quarterly, semi-annual or annual payments.

Gift annuities can be deferred (the longer the payment is deferred, the higher the payment will be), commuted (which is deferred for at least one year, and then the payments are condensed into a specified timeframe, such as for a child’s education), or flexible deferred (the payments are deferred for at least one year and then can be “turned on” at some point in the future, such as for retirement).
Deferred or Life Income Gifts (continued)

• Charitable Remainder Trust
A charitable remainder trust (CRT) generally is used when there are multiple beneficiaries. A CRT can provide income to you, you and your spouse, or you, your spouse and your children for life or for a term of years, in exchange for a gift. The payment can be fixed (annuity trust) or variable, based on the year-end market value of the trust (unitrust).

• Charitable Lead Trust
A charitable lead trust (CLT) may appeal to individuals who wish to make a gift but retain the property in their family. You can establish a lead trust that provides income to Cleveland Clinic Nevada over a set period. At the end of the trust term, the assets either are returned to you or distributed among family. The principal advantage of this type of gift is that it can significantly reduce or even eliminate gift or estate taxes.

• Retained Life Estate
A retained life estate is a gift plan that allows you to donate a home (or farm) to Cleveland Clinic Nevada while retaining the right to live in it for the rest of your life. A gift of the remainder interest in a personal residence provides you with a current charitable deduction and may allow reduction or elimination of capital gains tax on the property’s appreciation. You retain the right to live on the property, but continue to be responsible for all routine expenses – maintenance fees, insurance, property taxes, repairs, etc.
Testamentary

• Bequests

After you have provided for your family and loved ones, a bequest in your will would enable you to make a gift to support your favorite medical area or program at Cleveland Clinic Nevada.

• Life Insurance

You can make a gift to Cleveland Clinic Nevada of your paid-up life insurance policy, or you could buy a new policy and name us as the owner and beneficiary. With a gift of a paid-up life insurance policy, you can deduct the cash value of the policy at the time of the gift. With the purchase of a new policy, you would establish the policy and then transfer ownership to Cleveland Clinic. If there are premium payments that remain to be paid, you could make annual gifts to help cover the cost of the premium, which also would be tax-deductible to you.

• Retirement Plan Assets

As with a life insurance gift, naming Cleveland Clinic Nevada as a beneficiary of your retirement account can offer you significant value. Due to applicable estate and income taxes, family members may only receive a portion of the value of an IRA or retirement plan upon your death. Much of this tax can be avoided if the assets are instead used to fund a bequest to support Cleveland Clinic Nevada.

Please call your development officer, or call the Philanthropy Institute at 702.263.9797 to discuss the designation of your gift.
Establishing a Lasting Legacy

Cleveland Clinic Nevada offers both *endowed* (distribution of income only for charitable purposes, but not principal) and *non-endowed* (distribution of both principal and income for charitable purposes) funds.

**Named Fund**
Named funds can carry any name you choose, can be established to honor or memorialize someone special to you, and can be *restricted* to a particular medical area, department or program, or *unrestricted* for the area of greatest need at Cleveland Clinic Nevada.

**Chair**
A chair is a philanthropic fund that provides discretionary money to support the patient care, research, and education priorities of a physician and his or her medical institute. Becoming a chair holder carries the utmost prestige at Cleveland Clinic Nevada.

- **Endowed chair**
  You direct the original philanthropic contribution to exist in perpetuity, and annual distributions from the fund help support a physician or project.

- **Term chair**
  The original philanthropic contribution is available for expenditure in its entirety over the term of the chair. A minimum term is five years, after which it may be renewed or converted to an endowed chair.

**Family Philanthropic Fund**
This fund provides flexibility in allowing families the opportunity to designate different areas of support over the life of the fund. The fund will make annual distributions to the area your family chooses, and at the end of each two-year period, your family may change its designated area of support. Together, your family can build a legacy that reflects its values now and in the future.
Recognition

Cleveland Clinic is extremely grateful for the generosity of its many benefactors. To show its appreciation, we welcome the opportunity to recognize each and every contributor, or, if you wish, preserve your anonymity.
Contact Information

This brochure highlights just a sampling of many options available to you. Cleveland Clinic's gift planning professionals can create illustrations personalized for your specific situation. We will be delighted to work with you to discover opportunities most beneficial to you and your family.

We encourage you to discuss these options with your financial advisor. If you or your advisor would like more information, please contact the Philanthropy Institute at 702.263.9797 or DonateNevada@ccf.org.
Thank you

Thank you for your interest in supporting Cleveland Clinic Nevada.

Because of your gift, and the contributions of our many friends, healthcare at Cleveland Clinic will enjoy a future of even greater promise, discovery and innovation.
For more information, please contact:
Cleveland Clinic Nevada
888 W. Bonneville Ave.
Las Vegas, NV 89106

Philanthropy Institute
702.263.9797
DonateNevada@ccf.org

Cleveland Clinic Nevada is renowned for providing high-quality, collaborative and compassionate care. Our physicians work as a team in diagnosing and treating patients. Cleveland Clinic Nevada is your gateway to personalized health care, with patients receiving treatment in the Nevada community and, when necessary, referrals to Cleveland Clinic's main campus in Ohio. Visit us online at clevelandclinic.org/Nevada.

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