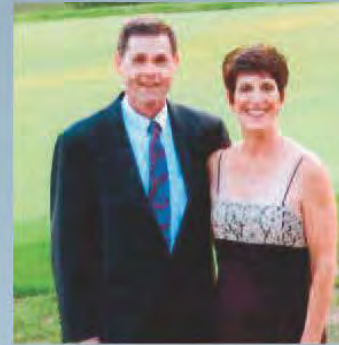


Impressions



3 Helping Babies Grow and Thrive

Patient Care Fund Supports Family at Virtua Memorial

4

Easy Steps to Create a Will

▶ For more information on gift planning with Virtua Foundation visit virtualegacy.org.

- 1 **Determine the value of your property; inventory your assets and debts:** You have to know what your assets are and how much they are worth before you can properly plan your estate.
- 2 **Prepare a list of beneficiaries; consider charitable giving:** Decide how to divide your assets among your beneficiaries and if you want a set sum donated to charity. This will provide a charitable tax deduction for your estate and allow you to give back even after you are gone.
- 3 **Choose an executor:** An executor has responsibilities such as notifying interested parties of your death, paying outstanding taxes, and distributing your assets according to your Will. If you don't have a Will or if your Will does not name an executor, the courts will appoint one.
- 4 **Seek the advice of an Estate Planning Attorney:** Working with an estate planning attorney will help you create a Will that distributes your assets to your intended beneficiaries in a tax efficient manner.

— Submitted by Stephanie E. Sanderson-Braem, Esq., Stradley Ronon Stevens & Young, LLP and member of Virtua Foundation's Gift Planning Advisory Council.