

Strategies

A RESOURCE FOR THOUGHTFUL PLANNING

Monmouth Medical Center Foundation | Fall 2026

Annual Reminder: Your Estate Plan

Each year, the third week of October marks National Estate Planning Awareness Week. This designation encourages individuals to take the steps necessary to ensure their wishes for family, loved ones and charitable causes are properly documented.

What is an Estate Plan?

Estate planning is the process of thoughtfully providing for the efficient transfer of your assets to your family and other loved ones in accordance with your wishes. The foundation is typically writing a will but also includes naming beneficiaries of investment or retirement accounts, creating advance directives and providing for your favorite charities, to name a few.

Why do I Need One?

Having an estate plan ensures that your wishes are carried out as you intend. It protects and provides for the people you love, offers peace of mind and enables you to support your favorite charities. Without a plan, your loved ones may face unnecessary stress and uncertainty as they navigate your affairs.

Estate planning isn't just for the elderly or wealthy. Everyone needs a plan.

Getting Started:

4 Steps to Begin Your Estate Planning

1

Inventory your assets.

3

Identify your beneficiaries.

2

Think about your priorities and legacy.

4

Seek professional assistance.



Building the Future of Health Care

RWJBarnabas Health is building a health care model for the future of Monmouth County and the patients we serve. Our vision for transforming care will directly benefit patients, caregivers, and families, and ensure that we continue to meet the evolving needs of our community for generations to come.

Our vision includes the development of the Vogel Medical Campus in Tinton Falls, featuring a state-of-the-art outpatient Specialty and Cancer Care Center in partnership with Rutgers Cancer Institute, the state's only NCI-designated comprehensive cancer center. In addition, a new 252-bed acute care hospital will feature 100% private rooms, a full-service Emergency Department, modern operating rooms, expansive labor and delivery and postpartum suites, and inpatient pediatric care including a NICU and PICU, offered in a parklike setting with ample parking. At the same time, we continue to invest in the modernization of Monmouth Medical Center in Long Branch.

Legacy gifts make this future possible. Through a bequest, beneficiary designation, or other planned gift, you can help ensure that our community has access to exceptional care close to home.

monmouthgiving.org

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HEALTH

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Medical Center

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Planning Essential: Advance Directives

Advance directives are legal documents that help ensure your health care wishes are honored if you become unable to communicate or make medical decisions for yourself.

There are two primary types of directives. An **instruction directive**, often called a living will, outlines your preferences for medical treatment. A **proxy directive**, also known as a durable power of attorney, allows you to appoint someone to make healthcare decisions on your behalf.

It's More Than Your Will

A will, even in a basic form, is the most essential part of estate planning, but it doesn't end there. Other key points to consider:



Review your will on a regular basis, as circumstances may have changed.



Inform a loved one of where your will, advance directives and other important documents are kept.



Name (and keep up to date) the beneficiaries of your retirement accounts, bank accounts or insurance policies.



Inform a loved one about your virtual accounts at financial institutions, email access, digital storage and social media accounts.

Don't Forget Your DAF

Your donor-advised fund (DAF) can be part of your legacy, too. Consider establishing a succession plan that includes Monmouth Medical Center as an ongoing or final beneficiary.



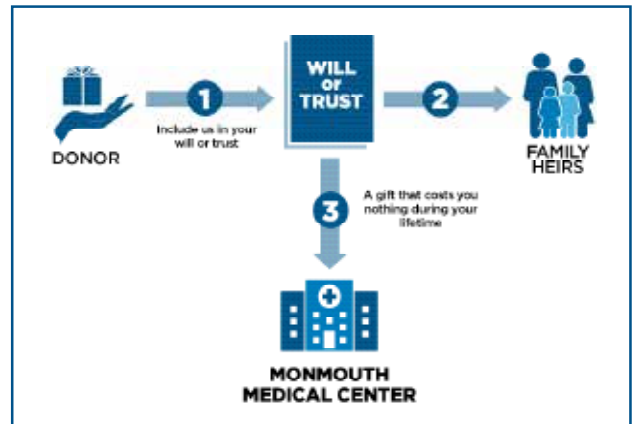
For more information, please [scan here](#).

*Intended as general information only.
Please consult your own tax, legal, or financial advisor.*

One Sentence for a Healthier Tomorrow

If you are passionate about health care in our community or grateful for the care you or a loved one has received, consider including Monmouth Medical Center in your will. A charitable bequest can be as simple as adding one sentence to your will.

Gifts at any level make a difference and can be designated to a specific area of interest, such as cancer care, cardiology or pediatrics, ensuring your generosity reflects the causes you value most.



Your IRA: A Smart Way to Give

Your IRA can be a tax-smart way to support Monmouth Medical Center. If you are 70 ½ or older, the IRS allows for a qualified charitable distribution (QCD) to charity.

IRA charitable gifts are excluded from gross income for federal income tax purposes and, if you are 73 or older, transfers can count toward your annual required minimum distribution. Transfers must be made directly from a traditional IRA account by your IRA administrator to a qualified charity, and there is a \$111,000 limitation.

Interested in doing even more with your IRA?

Consider naming Monmouth Medical Center as a beneficiary of your account.

Impact together.

**To receive a copy of our updated
Estate Planning Guidebook:**

Write: Return the enclosed card

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