

LEGACY

A FINANCIAL AND CHARITABLE PLANNING GUIDE FOR THE FOUNDATION FOR BARNES-JEWISH HOSPITAL



Jo Oertli was inspired to give back to The Foundation for Barnes-Jewish Hospital through a charitable gift annuity designated specifically for heart and vascular research.

A More Hopeful Future Through Giving

After receiving a brochure several years ago from The Foundation for Barnes-Jewish Hospital outlining the impact of charitable giving on heart and vascular research, Jo Oertli began to fully realize the importance of financially supporting Barnes-Jewish Hospital and its affiliates.

As Jo read the stories of patients whose lives were saved by skilled heart surgeons, she paused.

“My thoughts went back to long ago, when I was a little girl,” Jo says. “It was December 7, 1941, the day America entered the war following the attack on Pearl Harbor. In just a few weeks, my two older brothers enlisted; one chose the Marines, the other chose the Army. Throughout the war, my greatest fear was that they would be killed and I would never get to see them again. But I did. When the war finally ended, they returned safely—only to die of heart attacks some years later.”

As Jo continued reading the brochure, she remembered other loved ones and friends, including three of her nephews, who died from heart disease and heart attacks. It was at this point that her relationship with the Foundation began.

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“What Barnes-Jewish has achieved in heart and vascular research is truly a wonderful gift to the many patients who have benefited from the hard work of dedicated doctors, the creation of lifesaving devices, and the support from so many generous, caring donors.”

—Jo Oertli



A More Hopeful Future Through Giving

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A Growing Passion for Research

Jo started her support with a charitable gift annuity at the Foundation designated for heart and vascular research. A charitable gift annuity is a simple contract that benefits both the donor and the recipient, where the donor receives a certain percentage of the original gift, based on the amount and the donor's age at the time of the gift. After the donor's lifetime, the remainder of the gift benefits the Foundation. Charitable gift annuities include a variety of tax benefits.

Preview your CGA benefits on the next page.

Jo's support of The Foundation for Barnes-Jewish Hospital continues to grow. Jo's husband, Fred, died in 2014 from the effects of Parkinson's disease. Jo is now focusing on Parkinson's disease research.

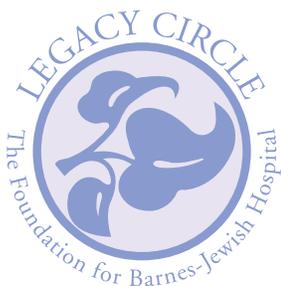
"What Barnes-Jewish has achieved in heart and vascular research is truly a wonderful gift to the many patients who

have benefited from the hard work of dedicated doctors, the creation of lifesaving devices, and the support from so many generous, caring donors," Jo says. "This program has been an inspiration to me, and now I'm supporting Parkinson's research in hopes that one day victims with this dreaded disease will be as fortunate as those who have survived deadly heart and vascular conditions because of research!"

GIFTS IN ACTION

Like Jo Oertli, you, too, can make a gift to enrich and save lives, and transform patient care. Please contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org to learn more today, at no obligation.

Join the Legacy Circle



Those who make commitments to the future of The Foundation for Barnes-Jewish Hospital through estate provisions or life income gifts are welcomed as members of the Legacy Circle. This planned giving recognition circle honors loyal supporters and friends whose gifts of future support are helping to ensure the continued excellence of Barnes-Jewish Hospital and affiliated organizations.

If you have included the Foundation in your estate plan, thank you! We would like to acknowledge your gift in a thoughtful manner. Simply complete and return the enclosed reply envelope to request more information about the Legacy Circle.

Q&A: Is a Charitable Gift Annuity (CGA) Right for You?

If you would like to make a donation to The Foundation for Barnes-Jewish Hospital and are interested in supplementing your income, consider a charitable gift annuity†.

Q. How does a charitable gift annuity work?

A. You make a gift of cash or securities to the Foundation and in return we pay a fixed amount for life to you alone or to you and another person you select. What's left of your gift after the lifetimes of the people receiving payments helps support Barnes-Jewish Hospital, its mission, and its affiliates, including Siteman Cancer Center, Barnes-Jewish West County Hospital, Goldfarb School of Nursing, and Washington University School of Medicine.

Q. How are the payment amounts determined?

A. The annual rate of your payment is based on your age at the time of the gift. The older you are, the higher your gift annuity rate. Payment rates are locked in for the duration of the gift annuity.

Q. What are my tax benefits for making this type of donation?

A. You qualify for a sizable charitable income tax deduction (when you itemize) in the year you set up the gift annuity. In addition, each year a portion of your payment is income tax-free, until you reach your anticipated life expectancy. Plus, part of your payments may be taxed at a lower capital gains tax rate.



HAVE A QUESTION? I CAN HELP.

For more information about charitable gift annuities, contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org, or your tax-planning professional.

A PREVIEW OF YOUR BENEFITS

For One Life

Age	Rate	Gift Annuity Payment	Charitable Deduction*
65	4.7%	\$470	\$3,548
70	5.1%	\$510	\$4,152
75	5.8%	\$580	\$4,626
80	6.8%	\$680	\$5,065
85	7.8%	\$780	\$5,699
90	9%	\$900	\$6,328

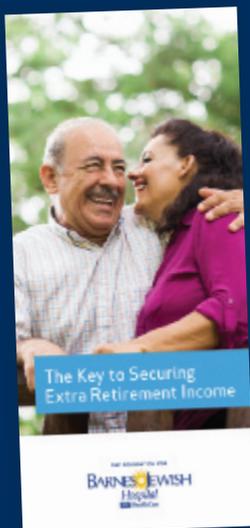
For Two Lives

Ages	Rate	Gift Annuity Payment	Charitable Deduction*
65/70	4.4%	\$440	\$2,976
70/75	4.8%	\$480	\$3,522
75/80	5.3%	\$530	\$4,140
80/85	6.1%	\$610	\$4,651
85/90	7.3%	\$730	\$5,082
90/95	8.8%	\$880	\$5,572

*Assumes a \$10,000 gift. Based on annual payments and a 2.4 percent charitable midterm federal rate. Deductions vary based on income earned.

†CGAs are not available in all states. Please contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org for more information.

California residents: Annuities are subject to regulation by the State of California. Payments under this agreement, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**



Discover Solutions and Benefits for You

Through a charitable gift annuity, you'll support the Foundation, receive fixed payments for life, and obtain a sizable income tax deduction. To learn more, send for our FREE guide *The Key to Securing Extra Retirement Income* by returning the enclosed reply envelope.

You Can Help Save Lives and Transform Patient Care

See Your Generosity in Action

If you are 70½ years old or older, you can take advantage of a simple way to help enrich and save lives, and transform patient care while receiving tax benefits in return. You can give any amount up to \$100,000 per year from your IRA directly to a qualified charity, such as The Foundation for Barnes-Jewish Hospital, without having to pay income taxes on the money.

This law no longer has any expiration date so you are free to make annual gifts to the Foundation this year and well into the future.

Why Consider This Gift?

- Your gift will be put to use today, allowing you to see the difference your donation is making.
- You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your tax deductions.
- If you have not yet taken your required minimum distribution for the year, your IRA charitable rollover gift can satisfy all or part of that requirement.

CONTACT US

We'd be happy to work with you to find the options that work best. Contact us to learn more about this tax-smart way to make an impact today.



Contact **Joan Cheaney**, Manager of Planned Giving

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If you no longer wish to receive communications from The Foundation for Barnes-Jewish Hospital, or if you have a change of address, please call 314-286-0442 or email GivingBarnesJewish@bjc.org. The Foundation for Barnes-Jewish Hospital was formed in Missouri.