

LEGACY

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

Excellent Nursing Education Inspires Couple to Give Back

Pat Eckart had a challenging but rewarding education as part of Barnes Hospital School of Nursing's first graduating class in 1958, a legacy school of Goldfarb School of Nursing at Barnes-Jewish College.

"I would not trade my education for anything in the world," Pat says. "I feel very grateful to have been a nurse. It teaches you to deal with all walks of life."

This gratitude led Pat and her husband, Bob, to make a planned gift to The Foundation for Barnes-Jewish Hospital to benefit Goldfarb's scholarship program, which helps other students earn the same top-notch nursing education.

A Gift That Pays Dividends

When a financial advisor gave a presentation at their church about the benefits of a charitable remainder unitrust (CRUT), Pat and Bob saw the perfect opportunity to give back—while still reaping financial benefits.

A CRUT pays you a variable amount each year based on a fixed percentage of the fair market value of the trust. When the trust terminates, the remaining assets go to the donor's favorite charities.

Pat and Bob especially appreciated the flexibility of the agreement and the ability to receive income now and make an impact after their lifetimes.

"It all comes down to the tax benefits for the beneficiaries," Bob says. "It made sense for us."

Pat hopes their gift will help offset the cost of education. "I hope the students today get as much enjoyment out of their nursing career as I did mine, because it's a fulfilling career. It's a lot of work, but it's a lot of fun."



Pat Eckart and her husband, Bob, made a gift that will support nursing students for years to come.

THE PARTNERS WE SUPPORT

BARNES-JEWISH HOSPITAL
 BARNES-JEWISH WEST COUNTY HOSPITAL
 SITEMAN CANCER CENTER
 GOLDFARB SCHOOL OF NURSING AT
 BARNES-JEWISH COLLEGE
 BJC HOME CARE AND HOSPICE, EVELYN'S HOUSE
 WASHINGTON UNIVERSITY SCHOOL OF MEDICINE

For more information
 about a CRUT, see page 2. →

What is a Charitable Remainder Unitrust?

To have extra retirement income, you could hope for better returns on your investments, you could get a part-time job—or you could set up a charitable remainder unitrust that will support Barnes-Jewish Hospital and its affiliates.

How Charitable Remainder Unitrusts Work

You give cash or other assets to a unitrust you create, which will pay income to you (and to another beneficiary if you so choose) during your lifetime or for a period of up to 20 years. The amount of income varies each year based on the annual value of the trust. After the trust term, the remaining balance will go to The Foundation for Barnes-Jewish Hospital to save lives and transform patient care.

Benefits:

- Variable income
- Income tax deduction
- No up-front capital gains tax on transfer of assets
- Allows additional gifts
- Impacts lives beyond your lifetime

You, like Pat and Bob, can make a lasting impact. To learn more about establishing a CRUT, or other ways you can give, contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org.



Join the Legacy Circle



Those who make commitments to the future of education, research and patient care through The Foundation for Barnes-Jewish Hospital through estate provisions or life income gifts are welcomed as members of the Foundation's Legacy Circle. This planned giving recognition circle honors loyal supporters and friends whose gifts of future support help to ensure the continued excellence of Barnes-Jewish Hospital and its affiliated organizations. Legacy Circle members also are recognized on the donor wall in Barnes-Jewish Hospital and in our annual Honor Roll publication.

If you have included the Foundation in your estate plan, thank you! We would like to acknowledge your gift in a thoughtful manner and welcome you into the Legacy Circle. To learn more about the Legacy Circle, please fill out and return the enclosed envelope.



Your Path to the Perfect Gift

It's not easy choosing the perfect gift, especially when it comes to charitable giving from your estate. When to give, how much to give, and the affordability of giving are common concerns. And then there's the choice about how you want the gift to benefit you.

Whether you aim to enjoy tax savings or maintain your current lifestyle, there's a charitable gift that meets your needs. Use the chart at right to navigate these advantages and find the perfect gift—one that benefits you and makes a significant impact for others through The Foundation for Barnes-Jewish Hospital.

Then, enjoy the true reward and feel good knowing that you've created a brighter, healthier future for so many.



WRAP IT UP!

Once you've chosen the gift that's best for you, contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org to arrange the details.

If You Want to...

Make a larger gift now or in the future that has little or no effect on cash flow, and:

- Qualify for an income tax charitable deduction
- Avoid taxes on assets that have increased in value
- Transfer the expense of insuring or maintaining assets you no longer need

Choose from these options...

- Stock or other securities
- Real estate
- Personal property

If You Want to...

Make a simple gift after your lifetime, and:

- Maintain your current lifestyle by controlling your assets during your lifetime
- Enjoy the flexibility to change plans
- Pass your retirement plan assets to us tax-free

Choose from these options...

- Gift in your will or trust
- Beneficiary designation



3 Ways to Ensure Family Comes First

Naming The Foundation for Barnes-Jewish Hospital as a beneficiary in your will is a simple way to support leading-edge health care in our community. But maybe you've hesitated because you're unsure about how much to give.

Because life is unpredictable and the value of your assets is likely to rise and fall, you don't want to risk that someday your charitable gift could outweigh the well-being of your family. Fortunately, there's a solution.

Percentage Giving

Instead of a fixed amount, consider gifting a percentage of your estate or other specific assets. With this option, gifts to loved ones and to organizations such as the Foundation remain proportional—no matter how your estate fluctuates.

Here are three simple ways to put family first while supporting the future of health care:

1. **Gift a percentage** of your estate to the Foundation in your will.
2. **Leave us a percentage** of your residual estate (the portion of your estate that remains after all gifts have been made and all claims of the estate are satisfied).
3. **Name The Foundation for Barnes-Jewish Hospital** as a beneficiary of a percentage of your life insurance policy or retirement account.

YOUR GIFT MATTERS

Giving a small percentage of your estate can have a bigger impact than you might think. Contact us today if you have questions about naming us as a beneficiary. If you've already named The Foundation for Barnes-Jewish Hospital as a beneficiary, please let us know so we can thank you for your generosity.

Organize Your Important Papers

Do your loved ones know where you keep your important papers? Send for your FREE copy of *Your Guide to Locating Important Documents*, which helps you take inventory so that you and your family can have peace of mind. Just return the reply envelope today to receive your guide.

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.