

# LEGACY

A FINANCIAL AND CHARITABLE PLANNING GUIDE FOR THE FOUNDATION FOR BARNES-JEWISH HOSPITAL | Fall 2014

## Fighting for a Cure for MS

“At times, it was like my body was on fire,” Cindy Galati says. The odd health symptoms—numbness, tingling and burning sensations in several parts of her body began not long after Cindy graduated from college in 1979. With a degree in elementary education, Cindy was doing what she loved most—teaching—when the unrelenting symptoms finally drove her to seek help.

At first, doctors couldn’t pinpoint what was causing Cindy’s discomfort. Fortunately, Cindy found John Trotter, MD, a world-renowned Washington University School of Medicine neuroimmunologist at Barnes-Jewish Hospital. In 1982, Dr. Trotter diagnosed Cindy, then only 25, with multiple sclerosis (MS). (Dr. Trotter passed away in 2001.) It was then Cindy realized that her body had been dealing with a neurological storm that had been forming for many years.

### Living Life to the Fullest

Affecting as many as one in 500 Americans, MS is an unpredictable and incurable disease, often striking people in their prime—between ages 20 and 50. MS interrupts the flow of information between the brain and the body, making it difficult to control muscular activity. Symptoms wax and wane in many people as the disease progresses.

Cindy has always tried to remain positive and refused to let MS get the best of her. She continued teaching elementary school until her father was diagnosed with lung cancer. Only then did she give up the profession she loved so she could take care of him during his final months.



Cindy Galati has named the Foundation as a beneficiary of her IRA to help find a cure for MS.

Following her father’s death, Cindy volunteered regularly as a teacher at a YMCA after-school program. Now 57, she uses a walker and only drives short distances but still participates in a number of activities and volunteers in the community.

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### INSIDE:

- 3 Ways to Touch a Life With the Life You’ve Built
- Your Step-by-Step Guide to Naming the Foundation as a Beneficiary



Give where care matters most.™



## Multiple Sclerosis

### KNOW THE FACTS

- Multiple sclerosis (MS) is a neurological disease. Normally, a substance called myelin wraps around your nerves to protect them. MS is the breakdown of myelin as your body's immune system attacks itself.
- MS is a progressive, unpredictable disease with no cure, currently. It's not contagious, inherited or genetically transmitted. Women develop it twice as often as men.
- Diagnosis happens usually between 20 and 50 years of age. Among young adults, MS is the most common disease of the central nervous system and causes unique symptoms in each patient.
- Increased understanding of MS has led to the development of many new treatments that target both the disease and its symptoms.
- Appropriate medications and lifestyle adjustments can minimize symptoms and relapses and help patients live each day to the fullest.

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### Future Support for a Cure

In 2005, Cindy decided to name The Foundation for Barnes-Jewish Hospital as the beneficiary of her IRA. "I chose the Foundation because I want whatever money I have left to do some good. I want to support efforts to help people living with MS and the ongoing studies that may eventually find a cure," Cindy says.

Throughout the years, Cindy says she feels fortunate to have seen and experienced improvements in therapies for patients with MS. Cindy visits the John L. Trotter MS Center at Washington University and Barnes-Jewish Hospital every month for monitoring and treatment. At the Center, she's also part of a study by neurologist Anne Cross, MD, to develop a new imaging technique that will result in better, noninvasive ways to measure the effects of MS on the nervous system.

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"I want to support efforts to help people living with MS and the ongoing studies that may eventually find a cure."

—Cindy Galati

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### A Simple Gift With a Big Impact

"Designating the Foundation was an easy way for me to provide for the future support of Barnes-Jewish Hospital," Cindy says. "The process was simple. No lawyer is needed to name a charity as the beneficiary of an IRA, 401(k) or 403(b) account."

Cindy hopes that by naming the Foundation as beneficiary, the day will come when having MS will no longer be associated with crutches and wheelchairs. "This is bigger than me," Cindy says. "The new treatments being developed by Dr. Cross and her team may mean we're getting closer to stopping MS in its tracks." ■

For more information about naming The Foundation for Barnes-Jewish Hospital as the beneficiary of an IRA, 401(k) or 403(b) account, please contact Joan Cheaney, Planned Giving Manager, at 314-286-0704 or [joan.cheaney@bjc.org](mailto:joan.cheaney@bjc.org).



## 3 Ways to Touch a Life With the Life You've Built

USING ESTATE PLANNING TOOLS TO LEAVE A LASTING LEGACY OF SUPPORT

You've worked hard to create security for you and your loved ones. Perhaps you have tackled responsibilities such as creating a will, cushioning a retirement nest egg or purchasing life insurance. Did you know that these estate planning tools offer simple, flexible ways to support Barnes-Jewish Hospital after your lifetime?

**1] Remember us in your will or living trust.** Including a gift to The Foundation for Barnes-Jewish Hospital in your will or living trust, known as a bequest, allows you to offer future support without giving up assets today. You can leave us a specific asset, a specific dollar amount or a percentage of the residue of your estate.

**2] Name us as beneficiary of your retirement account.** Did you know that when you name any individual other than your spouse as beneficiary of your retirement account,

it will be exposed to income taxes and possibly estate taxes, consuming more than half of your gift? If you name The Foundation for Barnes-Jewish Hospital as the beneficiary, however, your estate will receive an estate tax charitable deduction and we can take a tax-free withdrawal of the account balance, making this a simple way to put the full amount of your gift to use.

**3] Leave us all or a portion of your life insurance.** Many people overlook life insurance as a giving option, but it's a simple way to make a bigger difference than you may have thought possible. You can name the Foundation as beneficiary of a percentage of your existing life insurance policy's death benefit. ■

Visit [BarnesJewish.org/giving/planned-giving](https://BarnesJewish.org/giving/planned-giving) to learn more about these long-term giving options.



### Put It to Good Use and See the Benefits

You can do more with your retirement assets. Without a plan, taxes may significantly decrease their value to your heirs. Learn more about your options in the FREE guide *A New Use for Your Retirement Plan Assets* by completing and returning the enclosed survey.

## Your Step-by-Step Guide to Naming the Foundation as a Beneficiary



### Of Your Will or Living Trust

- 1] Decide if you would like to make a gift of cash or other property. Another popular option is to give a percentage of your estate after other gift intentions to your loved ones have been fulfilled.
- 2] Contact us or return the enclosed survey to receive official language to include in your will or trust.
- 3] Take our official language to your estate planning attorney. Your estate planning attorney will prepare a formal and legally sound amendment to your will called a codicil.

### Of Your Retirement Account or Life Insurance

- 1] Contact the administrator of your retirement account or insurance company for a change-of-beneficiary form.
- 2] Decide what percentage of the plan's value you would like The Foundation for Barnes-Jewish Hospital to receive and name us, along with the stated percentage, on the beneficiary form.
- 3] Return the form to your plan administrator or insurance company. ■



### Actions You Can Take Today

**Return** the enclosed survey to request the FREE guide *A New Use for Your Retirement Plan Assets*.

**Visit** [BarnesJewish.org/giving/planned-giving](https://BarnesJewish.org/giving/planned-giving) to find additional resources for planning your financial and charitable estate.

**Contact** us if you have any questions about supporting the future of Barnes-Jewish Hospital.

THE FOUNDATION FOR



*Give where care matters most.™*

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