

LEGACY

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

Cancer Survivor's Gift Paints Brighter Future for Women

Patricia Fanning, lifetime St. Louis resident and legal secretary for 63 years, is a two-time survivor of ovarian cancer. Following treatment, what struck Pat most about her experience was how highly regarded the physicians providing her care were. "I hadn't ever really been ill before, but now, I can't imagine not having a deep connection to Barnes-Jewish Hospital," Pat says. "When you get to be my age, you feel comfortable knowing that some of the best doctors in the world are right here in St. Louis."

A Show of Thanks

When it came to thanking the hospital and its expert staff, Pat found that the perfect way was by creating a charitable gift annuity with The Foundation for Barnes-Jewish Hospital to help better diagnose, treat and find a cure for ovarian cancer. Because an annuity offers support well into the future, her gift is an important part of guaranteeing that Barnes-Jewish Hospital and Washington University School of Medicine continue to be leaders in improving ovarian cancer patient outcomes.

Patricia Fanning established the Endowed Ovarian Cancer Research Fund in 2010.

Pat's charitable gift annuity offers the opportunity to make a long-standing difference for Barnes-Jewish Hospital while supplementing Pat's retirement income with quarterly fixed payments now.

Pat admits that she had never made a major charitable donation before her gift to the Foundation. She credits her dear friend, the late Velda Crews, as the inspiration behind her gift. In 2000, Velda established an annuity through the Foundation to benefit the Alvin J. Siteman Cancer Center at Barnes-Jewish Hospital and Washington University School of Medicine.

"Knowing what Velda gave to the Foundation—and the sizeable amount of income she received and income taxes she saved while doing it—made me realize you can do a good thing for the hospital and still benefit your retirement plans in the process," Pat says.

Paying It Forward

Velda's influence also inspired her lawyer, and Pat's colleague, the late Edwin Schaefer, to make a gift. "Edwin was a very intelligent man," Pat says. "He was fortunate to still have a good mind until he passed away in 2008 at age 90. He often thought how challenging it must be for people to lose cognitive ability as they aged." In response, shortly before he passed away, Edwin funded an endowment for neurology and neuroscience research through The Foundation for Barnes-Jewish Hospital.

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Give where care matters most.™

Smart Move: Funding a Gift Annuity With Stock

If you're retired and depend on stock dividends for income, consider funding a gift annuity with those stocks. That way, you'll still receive income—in many cases, in higher amounts. Plus, the remaining capital gains that aren't subject to tax now are typically spread throughout your estimated life expectancy. (Afterward, the entire payment is taxed as ordinary income.)

Example

Mary, 70, currently owns \$25,000 in stock that is producing low dividends. She purchased the stock several years ago for \$15,000. She is looking for ways to increase her current income and help Barnes-Jewish Hospital. Mary establishes a \$25,000 charitable gift annuity by donating her appreciated stock to The Foundation for Barnes-Jewish Hospital.

Did you know? Even if your stocks have lost value in recent years, for tax purposes, they're still appreciated if their current value is more than what you originally paid for them.

Amount given to the Foundation	\$25,000 in stock
Immediate charitable income tax deduction	\$10,380*
Annual payout for life	\$1,275
Income tax-free portion**	\$566
Capital gain income**	\$377
Ordinary income	\$332

*Based on annual payments and a 2.4 percent charitable mid-term federal rate. Deductions vary based on income earned.

**Throughout Mary's estimated life expectancy.

See Your Benefits

For a FREE illustration of how a gift annuity could benefit you, simply visit BarnesJewish.org/giving/planned-giving, click on "Gift Illustrator" and submit a few details—you'll see your benefits right away.

Have us punch the numbers for you! Return the enclosed survey today or contact us. We will be glad to provide you with a personalized projection. ■



What You Can Do Today

- 1] Return** the enclosed survey to request the FREE guide *A Simple Gift That Boosts Your Income*.
- 2] Visit** BarnesJewish.org/giving/planned-giving to download your FREE estate planning kit.
- 3] Contact** us if you have any questions about the different ways to support Barnes-Jewish Hospital.



Give where care matters most.™

Contact The Foundation for Barnes-Jewish Hospital:

MAIL | 1001 Highlands Plaza Drive West
Suite 140
St. Louis, MO 63110-1337

PHONE | 314-286-0600

EMAIL | plannedgiving@bjc.org

GivingBarnesJewish.org



Symptoms of Ovarian Cancer

The following are the most common symptoms of ovarian cancer. However, each individual may experience symptoms differently. Symptoms may include:

- General discomfort in the lower abdomen, including any or all of the following:
 - ♦ Feeling swollen or bloated
 - ♦ A loss of appetite or a feeling of fullness—even after a light meal
 - ♦ Gas, indigestion and nausea
 - ♦ Constipation or menstrual changes
- Feeling the need to urinate urgently or often
- Feeling very tired all the time
- Back pain
- Shortness of breath

If any of these symptoms occur almost daily, last a few weeks and are new, they should be reported to a health care professional. If you need help finding a physician, call 855-925-0631 to find the best doctor for you.

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Pat also recognizes that if it weren't for others who made previous gifts to advance ovarian cancer research, her options for treatment and opportunity to be a survivor would have been greatly diminished. "I am thankful to those who have funded ovarian cancer treatment research that has been so important to me," Pat says. "I wanted to do the same for someone in the future, to ensure that other women facing this diagnosis will benefit from treatment research, as a blessing for them."

Pat's generous spirit also inspired Velda to once again step forward to support Barnes-Jewish Hospital by establishing an additional fund to provide scholarship support for students at the Goldfarb School of Nursing at Barnes-Jewish College.

"I hope my planned gift makes patient care and research grow and flourish at Barnes-Jewish Hospital."

—Patricia Fanning

Advancing Patient Care and Research

By establishing the Pat Fanning Endowed Ovarian Cancer Research Fund in 2010, Pat is a true partner in helping Barnes-Jewish Hospital transform health care in St. Louis and beyond for future generations. "I hope my planned gift makes patient care and research grow and flourish at Barnes-Jewish Hospital," Pat says.

With her gift, Pat says she hopes to attract more distinguished physicians to Barnes-Jewish Hospital. She imagines her legacy gift will sustain significant advances in research that will detect ovarian cancer at an earlier stage—when successful treatment is more likely. By establishing the Endowed Ovarian Cancer Research Fund, Pat ensures that Barnes-Jewish Hospital, along with its partner, Washington University School of Medicine, will continue to be national leaders in medicine and the patient experience. ■



Q&A

Is a Charitable Gift Annuity Right for You?

Like Patricia Fanning, you can make a donation to The Foundation for Barnes-Jewish Hospital while supplementing your income by creating a charitable gift annuity.

Q. How does a charitable gift annuity work?

A. You give cash or securities to The Foundation for Barnes-Jewish Hospital in exchange for a contract that obligates us to 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 Barnes-Jewish Hospital provide the best health care available.

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. Along with the satisfaction you receive for making a difference in your community, 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. ■

If you're interested in creating a gift annuity to support Barnes-Jewish Hospital and would like to learn more about your benefits, contact us at 314-286-0600 or plannedgiving@bjc.org.



FREE Gift Annuity Guide and Illustration!

Return the enclosed survey to request our guide *A Simple Gift That Boosts Your Income*, as well as a personal, no-obligation illustration of how a gift annuity can benefit you.