Specialized Care Makes a Difference

When the Springfield, Illinois, doctors treating Sherri Schnetz for heart failure realized she needed a level of expertise they could not provide, they suggested Sherri and her husband, Marc, seek help from the Washington University cardiovascular team at Barnes-Jewish Hospital in St. Louis.

Marc says it was the best advice they could have gotten. Barnes-Jewish has one of the most active advanced heart failure programs in the region, and many of its patients have been referred by outside cardiologists who feel confident the hospital’s team can handle the most complicated cases. The Barnes-Jewish doctors recommended Sherri undergo implantation of a left ventricular assist device, or LVAD—a battery-operated, mechanical pump that helps the left ventricle pump blood to the rest of the body. The procedure gave Sherri and Marc more time together.

“Barnes-Jewish afforded me another eight months to have Sherri in my life,” Marc says. “I’m forever grateful to everyone there.”

From the very beginning, the doctors and staff at Barnes-Jewish made the couple feel special, Marc says. The attention and care given to him and his wife made him want to give back. As a result, he has made a gift from his trust to The Foundation for Barnes-Jewish Hospital, designated for LVAD research and patient care. “If you’re pondering a legacy gift, listen to your heart,” Marc says. “It’s so much more than honoring Sherri’s memory. It’s about honoring her spirit. She was a kind-hearted, loving person who always found ways of helping someone in need. This gift will help others, and I know that would have meant a lot to her. It’s all about paying it forward.”

In gratitude for the procedure that gave him more time with his wife, Marc Schnetz made a gift from his trust to The Foundation for Barnes-Jewish Hospital, designated for LVAD research and patient care.

Legacy

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

The Gift of Possibility

Your legacy gift to The Foundation for Barnes-Jewish Hospital could provide the specialized care and quality of life with loved ones that so many people, like the Schnetzes, need. To learn more, contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org.
Secure your short- and long-term financial goals with thoughtful estate planning. A smart plan will protect the financial needs of loved ones while still achieving your philanthropic mission.

**Review these goals to turn financial aspiration into charitable action.**

**Goal: Receive Additional Income**
Supplement your retirement income and feel secure about your family’s future with a life income gift. You make a donation to the Foundation today using cash, marketable securities or other assets, and you receive payments for life.

**Tip**
There are a number of ways to give appreciated securities, such as outright giving or funding a charitable gift annuity or a charitable remainder trust. Contact us to learn more.

**Goal: Eliminate Capital Gains Tax on Stocks**
When you donate stocks you’ve owned for more than one year that are now worth more than you originally paid for them, you can benefit yourself and the Foundation. You can reduce or even eliminate federal capital gains taxes on the stock transfer, and you may be entitled to a federal income tax charitable deduction.

**Goal: Conserve Today’s Finances**
Save critical funds now bydesignating a gift to the Foundation in your will or estate plan. This is a simple, flexible way to be charitable after your lifetime that doesn’t affect your budget today.

**We Can Help**
Contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org to discuss which options can best meet your charitable and financial goals. Together with your professional advisors, we can design the best plan for you.
Make the Most of Your IRA

For years, you’ve faithfully saved for retirement. However, what once worked in your favor—putting money into your IRA and enjoying tax savings—will change when you begin withdrawing funds. That’s because you pay income taxes on the amount you withdraw from your IRA.

3 Solutions Based Upon Your Age

1. **No matter your age**, you can designate the Foundation as the beneficiary of all or a percentage of your IRA. Follow these simple steps to complete your gift:
   
   • Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider’s website.
   • Name The Foundation for Barnes-Jewish Hospital and the gift percentage. Return the form to your administrator.
   • Let us know! We want to ensure that your charitable intent is carried out.

2. **If you're at least 59½ or older**, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.

3. **If you're 70½ or older**, you can give any amount up to $100,000 from your IRA directly to the Foundation or another qualified charitable organization without having to pay income taxes on the gift.

Did You Know?

Federal income taxes can be as high as 37 percent on retirement plan assets. When you leave them to the Foundation, we receive 100 percent.

Planning Protects Others

When you recognize the value of planning ahead, it’s important to ready yourself for the difficult moments, too. We would like to share one of our top resources, *What to Do in the First 48 Hours When You Lose a Loved One*, so you and your family are prepared for this challenging period. Return the enclosed reply envelope for your FREE resource.

Join the Legacy Circle

Those who make commitments to the future of health care education, research and patient care with estate provisions or life income gifts through The Foundation for Barnes-Jewish Hospital are welcomed as members of the Foundation's Legacy Circle. This planned giving recognition circle honors loyal friends whose gifts of future support help to ensure the continued excellence of Barnes-Jewish Hospital and its affiliated organizations. In addition, Legacy Circle members 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.
Benefits Now and in the Future

You likely reflect often on the year at hand, but do you spend much time envisioning the future? A solid estate plan is a critical component to protect your family after you're gone. It's also a way to make a meaningful, lasting difference on the future of health care, and it can offer financial benefits.

How an Estate Gift Benefits You

Depending on the gift arrangement you choose, you can:

- Reduce your income taxes.
- Reduce or eliminate capital gains tax.
- Defer your gift until after your lifetime, so it doesn't affect current income.
- Give more—and create a greater impact—than you ever thought possible.

Take Note

To qualify for a tax benefit in 2019 (when you itemize deductions on your income tax return), you must make your gift by Dec. 31. The date used for tax purposes is the day you transfer control of the asset. Here are gift dates by type:

- **Checks**—The mailing date is the date of the gift.
- **Securities**—If securities are electronically transferred to The Foundation for Barnes-Jewish Hospital, the gift date is typically the day the securities enter our account. If stock transfers are mailed, the mailing date is the gift date.
- **Life insurance**—The date signed on paperwork transferring ownership to The Foundation for Barnes-Jewish Hospital, is the date of the gift, assuming you properly forward the form to the insurance company.

Every Gift Makes a Difference

Your gift, in any amount, advances our mission to enrich lives, save lives and transform patient care. Contact Joan Cheaney at 314-286-0704 or joan.cheaney@bjc.org to learn more about gift options and the best tax-saving strategy for you.

Contact Joan Cheaney, Manager of Planned Giving

314-286-0704 | joan.cheaney@bjc.org

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BARNESJEWISH.PLANMYLEGACY.ORG

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.

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