

Leave Your Legacy With Dignity

FALL 2013

Barrow Neurological Institute has the largest neurosurgery residency program in the country.

INSIDE

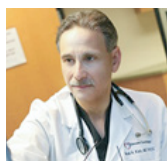
- Make the Most Of Your Gift
- Special Opportunity: Make a Tax-Free Gift From Your IRA
- Do You Want to Help, But Can't Right Now?

End-of-Year Planning Checklist

Don't Let Dec. 31 Sneak Up on You

With the end of the year just around the corner, now is a good time to review and update your estate plan. Consider taking these steps before Dec. 31:

- ☐ **Review** your will and trusts, and update them to reflect births, deaths, marriages or a move to a different state.
- ☐ **Write down** the contents of your safe-deposit box. Give a copy to a trusted family member, and note any items you are holding for someone that don't belong to you.
- ☐ **Make sure** your beneficiary designations for life insurance and retirement plans don't include someone who is deceased or a former spouse.
- ☐ **Check** to see that your living will and durable power of attorney for health care are current.
- ☐ **Be sure** you are comfortable with any guardian named in your will for those under your care, such as minor children or a loved one who is disabled.
- ☐ **Finish** charitable contributions by Dec. 31 to receive tax benefits on your 2013 return. A donation in honor of a loved one makes a meaningful and tax-smart holiday gift.



Meet Our Donors

Neal Klein, M.D., a cardiologist at St. Joseph's Hospital, has named St. Joseph's Foundation the beneficiary of a life insurance policy. Read about Dr. Klein at PlanYourLegacy.StJosephs-Phx.org.

Make the Most of Your Gift

Smart Strategies for Supporting Our Organization This Year

When you make a donation today, you provide much-needed support for our important mission. To ensure you get the most from your generosity, here are some helpful tips on different donation options, their tax benefits and gift dates:

Write a check. This is perhaps the simplest way to support our immediate needs. To make it even simpler for you, we have included an envelope you can use to make this type of gift.

Charge your credit card. A fast and easy way to make a gift this year is simply by calling us or visiting our website.

Contribute securities you have owned for more than one year. If they are worth more than what you originally paid for them, you can claim deductions for their full fair market values and eliminate any tax on the appreciation.

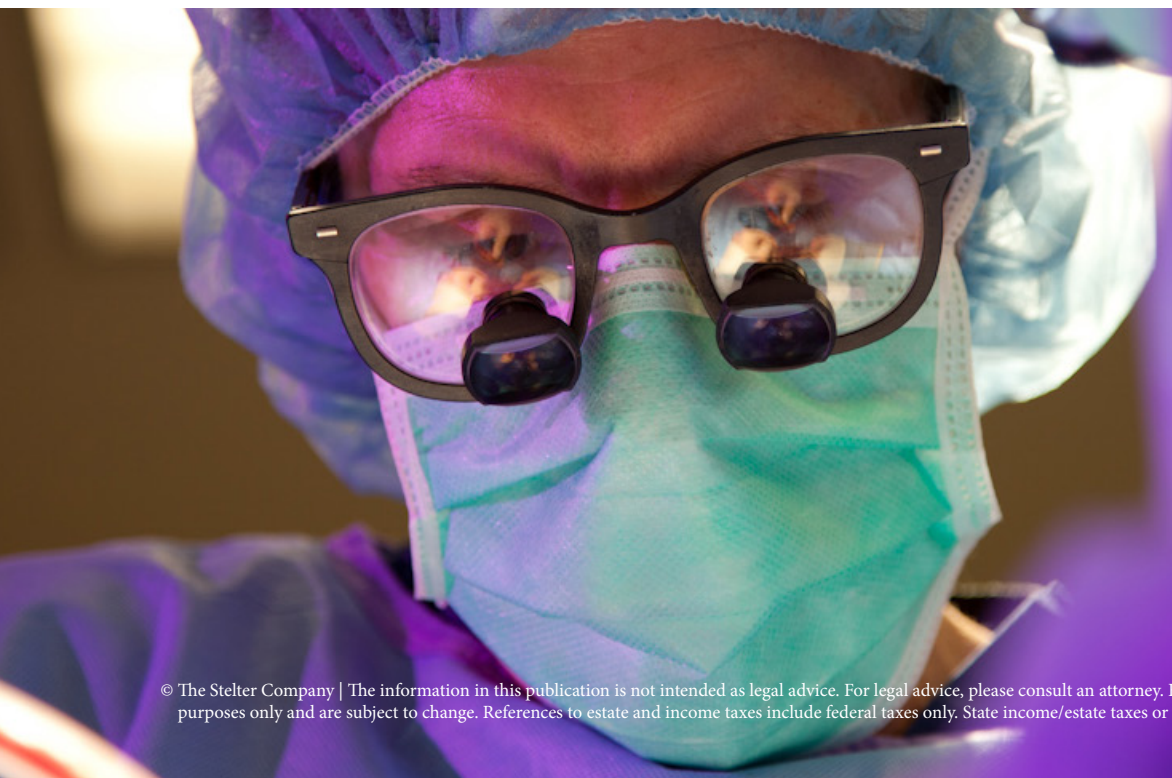
Fund a life income gift. This type of donation provides you with payments for your lifetime and a gift to our organization thereafter. If you fund the gift with appreciated securities that you have owned for more than a year, you will

eliminate up-front capital gains taxes and be entitled to an income tax deduction based on the charitable portion of the securities' full value.

Take a capital loss. By selling securities that are worth less now than when you purchased them, you can take a capital loss on your tax return to the extent allowed by law and then contribute the proceeds. If you donate securities directly to our organization, you will not be entitled to take the capital loss.

Give real estate, artwork or other tangible personal property. To receive the greatest tax benefit, donate property that would result in the greatest capital gain if you were to sell the asset instead.

Donate an insurance policy. You can put a no-longer-needed policy to good use. To qualify as a deductible gift, our organization must become the policy owner. For most types of insurance policies, your tax deduction is usually the cost basis or the fair market value of the policy—whichever is less.



If you have any questions about making the most of your gift this year, please contact Alan Knobloch at 602.406.1025.



Special Opportunity: Make a Tax-Free Gift From Your IRA

Are you 70½ or older? Your chance to make a tax-free gift from your IRA for 2013 ends Dec. 31. You can transfer up to \$100,000 directly from your IRA to a qualified charitable organization such as ours. The transfer generates neither taxable income nor a tax deduction, so you don't have to itemize to take advantage of this opportunity.

Be Aware of Gift Dates

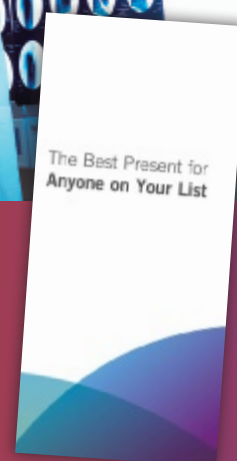
By timing your charitable gifts on or before Dec. 31, you will see a tax break for the year when you itemize deductions on your tax return. The gift date, or the date used for tax purposes, is the day you transfer control of the asset.

- **Checks**—The mailing date is the date of the gift.
- **Credit cards**—The day the charge is authorized is considered the gift date.
- **Securities**—If the securities are electronically transferred to us, the gift date is the day the securities enter our account. For hand-delivered securities, the day they are received by our organization or our broker is the date of the gift. For securities that are mailed, the mailing date is the gift date.
- **Life income gifts**—These types of gifts are considered in place once you return the signed contract to us along with your donation.
- **Real estate**—The day you deliver the signed deed to our organization is the date of the gift. If your state law requires recording of the deed to fulfill the title, though, then the date of recording is the gift date.
- **Artwork and other tangible personal property**—The gift date is the day we receive the property with a signed document transferring ownership, if necessary.
- **Life insurance**—These gifts are considered complete on the date you sign the paperwork transferring ownership to our organization, assuming you properly forward the form on to the insurance company.
- **IRA charitable rollover**—Your gift is considered complete once the IRA funds have been directly transferred to our account. Note: You must complete your transfer by the end of this year to receive the tax benefits this special donation opportunity offers.



FREE! Our Gift to You

Looking for the perfect holiday gift for a loved one? Consider making a gift to our organization in his or her honor that never stops giving. Learn more in our FREE guide ***The Best Present for Anyone on Your List***. Simply return the enclosed survey and we'll send you a copy.



Do You Want to Help, But Can't Right Now?

Consider Including a Gift to Us in Your Will or Living Trust

If you believe in investing in a healthier future for our community, but don't want to part with money today, a gift in your will or trust may be the donation option you've been looking for. It has these benefits:

- **Simplicity.** Just a few sentences in your will or trust are all that is needed. Return the enclosed survey to receive wording you can share with your attorney to complete your gift.
- **Flexibility.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.
- **Versatility.** You can structure the gift to leave a specific item or amount of money, make it contingent on certain events, or leave a percentage of your estate to us.
- **Tax relief.** When you make a gift to St. Joseph's Foundation or Barrow Neurological Foundation—a qualified charitable organization—in your will or trust, your estate is entitled to an estate tax charitable deduction for the gift's full value.

Let Us Know

If you have already included a gift to St. Joseph's Foundation or Barrow Neurological Foundation in your will or trust, please notify us by returning the enclosed survey. That way we can ensure that your gift will be used exactly as you intend. Plus, it would be our honor to thank you for your gift.

3 QUICK ACTIONS YOU CAN TAKE



RETURN the enclosed survey to request the FREE guide *The Best Present for Anyone on Your List*.



VISIT SupportBarrow.org or SupportStJosephs.org to learn more about our mission and how you can help.



CONTACT us to discuss the different ways you can support St. Joseph's Hospital and Medical Center or Barrow Neurological Institute through your estate plan.



**St. Joseph's
Foundation.**
A Dignity Health Member

BARROW

Neurological Foundation

P. Alan Knobloch, Director
Major Gifts and Planned Giving

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SupportStJosephs.org
SupportBarrow.org