



THE HEART OF *Giving*

A Surprise Gift

When Hospice Director Paula Toups opened a letter stating Hospice of St. Tammany had been named a beneficiary of a life insurance policy for a man she didn't know, she was surprised, to say the least. The gentleman, who had recently passed away, left policies totaling more than \$75,000 to Hospice to help further their mission in providing palliative and supportive care to terminally ill patients and their families in the home through an interdisciplinary team that addresses physical, psychological, social and spiritual needs.

Staff at both Hospice and St. Tammany Hospital Foundation soon learned that neither the donor or his late wife had been patients of Hospice, but both had received care at St. Tammany Parish Hospital over the years. While they may never know all the reasons he chose to support Hospice with his ultimate gift, both Hospice and the Foundation will always be grateful for his thoughtful planning and generous contribution.

"There is a saying," shares Nicole Suhre, Foundation Executive Director, "I'd rather hug you while you're here than shake your family's hand when you are gone." The Foundation encourages anyone who wants to remember the hospital in their estate planning to let us know so we can thank you face to face.

A beneficiary designation is just one of the many types of planned gifts. These types of gifts allow you to support the mission of the hospital and its programs even after your lifetime. All planned gift donors to the Foundation are recognized as members of the Legacy of Caring Society.



To learn more, contact Nicole Suhre at (985) 898-4171 or nsuhre@stph.org or visit sthfoundation.planmygift.org.

A PLACE OF
HEALING



Give in **THEIR NAME**

Create a lasting tribute to someone special by making a gift in their name to St. Tammany Hospital Foundation. Learn the details in our new guide *Give From the Heart With a Tribute Gift*. Simply return the enclosed reply card to get started today!

How to Give in Times of Change

Offering Support When Giving Is Hard

Whether you're starting a new job, getting married or divorced, growing your family, or dealing with other major life events, you're probably feeling some uncertainty about how you're going to adjust to the changes. Will you still have enough to take care of yourself and your family until life gets "back to normal"?

The same can be said about your charitable giving. When your financial situation changes, yet you still want to support the organizations and causes closest to your heart, you look to gifts that won't affect your spending today but will have an impact well into the future.

The solution? A planned gift. Planned gifts of all sizes can make a big difference in securing our future. Here are a few simple ways you can give to St. Tammany Hospital Foundation during times of change:



INCLUDE the Foundation in your will or trust.

This is an easy and flexible way to extend your support. You can give a specific amount or leave a percentage of your estate. As little as one sentence in your will is all it takes to complete your gift. Return the enclosed reply card or contact us to receive language you can use to include a gift to St. Tammany Hospital Foundation in your will or trust.



DONATE retirement plan assets.

By making a simple designation on your plan's beneficiary designation form, you can save your heirs from a significant tax burden while supporting world-class healthcare that is close to home.



DONATE a life insurance policy.

You can donate a no-longer-needed policy or simply name the Foundation as the beneficiary.

It's Easier Than Ever to Support St. Tammany Parish Hospital

Make a Tax-Free Gift From Your IRA

You've worked hard, saved diligently and are ready to enjoy your retirement years. Maybe you're also looking for a way to give back to the organizations and causes that have been important to you. Consider making a gift from your IRA.

If you're 70½ or older, you can use the IRA charitable rollover to make a tax-free gift to St. Tammany Hospital Foundation. This law allows you to transfer up to \$100,000 directly to a qualified charitable organization without paying income tax on the distribution.

When you use the IRA charitable rollover to make a gift to the Foundation:

- Your gift will be put to use today, allowing you to see the difference you're making for our patients.
- You pay no income taxes on the gift. The transfer doesn't generate taxable income or a tax deduction, so you benefit even if you do not itemize your tax deductions.
- If you have not yet taken your required minimum distribution for the year, your IRA charitable rollover gift can satisfy all or part of that requirement.

NOT 70½ YET?

You can still support quality healthcare now and in the future with your IRA. Simply name St. Tammany Hospital Foundation as a beneficiary of your account, and we'll receive the funds, or the portion you designate, after your lifetime.



Let Us Help

You don't need to be an expert in retirement planning to make a gift from your IRA. Let us walk you through it and share all the ways your gift makes a difference at STPH. Contact us to get started today.

Get a Jump on 2018

Cross Estate Planning Off Your To-Do List

A new year will offer a fresh start on your personal goals and resolutions. It's also the perfect time to take stock of where you're at in your estate planning.

Be sure you review the following:

- ☐ **WILLS AND TRUSTS.** Review your will or trust for any life change such as a birth, death, marriage or a move to a different state.
- ☐ **BENEFICIARY DESIGNATIONS.** Remove any beneficiary on your life insurance or retirement plans who is deceased or is a former spouse, and consider adding a charitable organization like St. Tammany Hospital Foundation.
- ☐ **DURABLE POWER OF ATTORNEY.** Make sure your durable powers of attorney for financial matters and healthcare are current. A copy of the financial power of attorney should be given to your family members, while a copy of your healthcare power of attorney should be provided to both family members and healthcare providers.
- ☐ **SAFE-DEPOSIT BOX.** Catalog the contents of your safe-deposit box. Give a written copy to a trusted family member and note any items you are holding for someone else.
- ☐ **BANK OR BROKERAGE ACCOUNTS.** Name designated heirs or the Foundation as recipients of bank or brokerage account proceeds at your death.*
- ☐ **CHARITABLE CONTRIBUTIONS.** If you've included a gift to the Foundation in your estate plan, review the details of your gift and let us—and your loved ones—know of your intentions. This will guarantee that your wishes are carried out after your lifetime.

*State laws govern payable-on-death accounts and transfer-on-death accounts. Please consult with your bank representative or investment advisor if you are considering these gifts.



If you have questions about your estate plan or how you can support STPH with a tax-wise gift this year or through your estate, please contact us. We are happy to help.



ST. TAMMANY HOSPITAL FOUNDATION

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*"Keeping St. Tammany Parish Hospital
Healthy, Keeps Our Community Healthy"*

To discontinue fundraising requests supporting St. Tammany Parish Hospital, email remove@stph.org or call (985) 898-4110 stating your request. Please provide your name, mailing address, email address and phone number. You are under no obligation to accept fundraising communication from us.