Grateful Patient Gives Back Through Gift Annuities

Bob Bower was 12 years old when Doernbecher Children’s Hospital cured a serious bone infection in his hip. Years later, Bob thinks often about that time. “I want to support the hospital that saved my life,” Bob said. Now, he is helping the hospital by funding charitable gift annuities to benefit Doernbecher.

Bob grew up on a fruit farm in Eugene with his parents and older sister. He learned the lesson of hard work both on the farm and in his one-room schoolhouse. But Bob’s chores and lessons came to a halt when his right ankle began to ache.

“Doctors in Eugene said I had osteomyelitis, an infection in the bone marrow of my ankle. So they operated to remove the infection, and things seemed fine,” Bob said. But when the pain returned—this time in his hip—Bob’s doctors immediately referred him to Doernbecher Children’s Hospital.

“I was 12, this was the first time I had ever been away from home, and my treatment lasted three months,” Bob recalled. “Eugene was 3½ hours away, so it was difficult for my parents to visit. I was continued on Page 2
Patient Gives Back

continued from Page 1

lonely at first, but I was in a nice room with a view and had other patients to talk to.”

Doernbecher doctors treated Bob’s severe bone infection with sulfa drugs. They also employed a traction system of pulleys and weights to his foot to realign and stretch his leg bone. “Doernbecher cleared up my osteomyelitis, and even though my right leg was shorter than the left, I was able to return home and lead an active life.”

Because of his lifesaving treatment at Doernbecher more than 70 years ago, Bob is grateful—and is giving back. “The charitable gift annuity is a wonderful way for me to support Doernbecher and receive fixed payments for the rest of my life at the same time,” Bob said. “It’s a great way to give.”

If you would like more information about how you could benefit from a charitable gift annuity with OHSU or Doernbecher, please contact one of our gift planners: Ann Barden (503 412-6355) or Pete Sommerfeld (503 220-8328).

Tax-Free Giving

If you are age 70½ or older, you may transfer a total of up to $100,000 directly from traditional IRAs to one or more qualified charities such as OHSU free from federal income tax each year. You may also realize state income tax savings. Amounts given in this way count toward required minimum withdrawal amounts for the year of the gift.

It is important not to withdraw funds prior to the gift, but have the plan administrator distribute the funds directly to the charities. Or, if you can write a check directly from the account, you may find it more efficient to give in that way.

We are happy to work with you and answer any questions you may have concerning the charitable aspects of your plans. For more information, consult your financial advisors.
One Gift, Multiple Benefits

Your financial well-being and your desire to support OHSU or Doernbecher need not be competing goals.

A **charitable gift annuity** is a wonderful way to leave a legacy to OHSU or Doernbecher Children's Hospital while also generating additional income, tax savings and other financial benefits today.

You can fund the annuity with cash or securities and, in return, you and/or someone you choose will receive guaranteed, fixed payments for life. The payment rate depends on the age of the person(s) who will be receiving the income.

You may specify an area of focus that you would like your gift to support, or you may designate your gift as unrestricted for use by OHSU or Doernbecher where it is needed most. Whatever you choose, your gift will go on giving.

**Supplement retirement income**

A gift annuity can be an excellent way to help ensure a comfortable retirement income. If you own assets such as appreciated stock or certificates of deposit that are not yielding the income you would like, consider a gift annuity as a way to “free up” unrealized income potential while reducing or delaying capital gains tax that would be due were you to sell the assets.

**Tax benefits**

Because a portion of your gift annuity will ultimately be used for charitable purposes, you will receive a substantial income tax deduction at the time you make the gift. In addition, part of each payment will be entirely free of income tax for a period of time.

**How can you participate?**

Please contact one of our gift planners listed on the back cover to learn how the charitable gift annuity can help you meet your priorities—and the future of causes you wish to support.
Join Us!

Have you joined us? Since July 2012, we’ve welcomed 259 new members to the Sam Jackson Guild and Frank Doernbecher Guild! Support the future of OHSU and Doernbecher by making a gift in your will or trust or by including us as a beneficiary of your retirement account, insurance policy or investment account, or by making a planned gift such as a charitable gift annuity.

And if you have already included OHSU or Doernbecher in your estate plans, please let us know. Contact one of our gift planners listed on the back cover, or visit us online at giftplanning.ohsufoundation.org or giftplanning.dchfoundation.org. Thank you!

Unlock income from low-yielding securities

You may want to fund your gift annuity with securities that have increased in value. When you give appreciated securities, you may also:

- Increase the income from low-yielding assets.
- Claim a tax deduction for part of the asset’s value.
- Receive a secure fixed income for life.
- Spread any capital gains tax that might be due over your life expectancy.
- Conserve your cash for other needs.
The purpose of this publication is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Tax deductions vary based on applicable federal discount rates, which can change on a monthly basis. Some opportunities may not be available in all states.
Please send me/us a copy of your complimentary booklet “Giving Through Gift Annuities” without obligation.

[ ] I/we would consider including OHSU Foundation or Doernbecher Children’s Hospital Foundation in my/our estate plans.

[ ] I/we have included OHSU Foundation or Doernbecher Children’s Hospital Foundation in my/our estate plans.

Name ____________________________________________
Spouse’s Name _____________________________________
Address ___________________________________________
City _______________________________________________
State ________________________ ZIP _______________
Phone (optional) __________________________________
E-mail (optional) __________________________________

(Please fold and tape closed before mailing.)
Solid Plans Lead to a Stable Future

Your estate plan includes all of the provisions you make for the management and distribution of your assets. Having an estate plan in place provides many advantages, but the greatest may be peace of mind.

Be clear

Think of your estate plan as an instruction manual for the division of your assets. The ideal instruction manual is clear and precise, leaving no room for confusion. A poorly designed manual contains many errors and ambiguities, and makes the job at hand more difficult than necessary. The only thing worse would be not having a manual at all!

To ensure your estate plan is exact and carries out your particular requests, you should enlist the aid of your most trusted advisors, particularly your attorney. A qualified attorney can ensure you that your plans are clear, functional and legally valid.

Start today

The amount of time needed to set up an estate plan is minimal in comparison to the benefits the plan provides. If you have not completed your estate plan, there’s no reason to wait.
Check out our gift annuity payment rates.

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
<th>Age</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>90+</td>
<td>9.0%</td>
<td>75</td>
<td>5.8%</td>
</tr>
<tr>
<td>85</td>
<td>7.8%</td>
<td>70</td>
<td>5.1%</td>
</tr>
<tr>
<td>80</td>
<td>6.8%</td>
<td>65</td>
<td>4.7%</td>
</tr>
</tbody>
</table>

For illustrative purposes only. Please ask for current benefits and rates for other ages.

We are here for you!

We are available to help you and your advisors with the charitable aspects of your plans.

Ann Barden • 503 412-6355 • bardena@ohsu.edu
Pete Sommerfeld • 503 220-8328 • sommerfe@ohsu.edu