

Forward

Create your legacy, shape the future

Winter 2016

Are you up for Louise Goni's Legacy Challenge?



Louise Goni learned to play the piano at age 8. Next, she mastered the tenor saxophone, then the clarinet, the French horn, string bass, trombone and a dozen more instruments. Her favorite was the bassoon.

She spent more than 30 years teaching in the Brockton and Lexington school systems, where she directed musicals and led instrumental ensembles and a nationally recognized boys' choir. She also taught private lessons and made

instruments available to many students who could not afford them otherwise.

Louise pushed herself to learn and improve, and she expected the same from her students. Many of her private students went on to become professional musicians.

She loved creating beautiful music, and she loved a challenge.

Louise had another love — Lahey Hospital & Medical Center. In 1997, she funded her first charitable gift annuity, which provided her with predictable quarterly payments for her lifetime. And, like her quest to learn how to play numerous instruments, she didn't stop with one. Throughout her life, Louise funded over a dozen charitable gift annuities with Lahey and also provided a generous gift to Lahey in her will.

When she passed away on March 16, 2015, at the age of 93, Louise left a beautiful legacy that includes her love of music and Lahey.

In the spirit of Louise's commitment to Lahey and her love of a challenge, her cousin and personal representative, Marie McCarthy, is issuing a challenge to other grateful Lahey patients. **It's just the kind of challenge Louise Goni would have liked.**

► [See challenge details on page 3](#)

Everyone Wins With Planned Gifts

Creative planned gifts are gaining in popularity among friends of Lahey. These gifts let you:

- ▶ Support a mission you care about in a more significant way than you could with cash.
- ▶ Gain significant tax benefits for yourself and your loved ones.
- ▶ Combine financial planning with charitable giving.
- ▶ Leave a lasting statement about who you are and what is most important to you.
- ▶ Say "thank you" in a meaningful way for what your community hospital has meant to you or a loved one.

As if that weren't enough, another compelling reason was just added to the list. When you make your planned gift this fiscal year, **the Louise Goni Legacy Challenge will contribute an additional 10 percent of your gift's value in your honor.** So not only will you be providing future support for a mission you believe in, you will also deliver immediate support.

A few of the most popular planned giving strategies are highlighted here. But if you have an idea you do not see listed, please contact us. We love creative philanthropy, and we would be happy to discuss your ideas and work together to achieve your financial and charitable goals.

Four Gifts that Rise to the Challenge

- 1 Honor a loved one with a tribute gift through your will or trust.**
This is a simple, meaningful way to leave an enduring statement about who you are and what is most important to you. Don't worry if you already have a will or trust in place. You don't have to redo anything. A simple addition to your existing documents is all it takes. You can leave a set amount, a percentage of the value of your estate after your heirs are cared for, or appreciated assets such as real estate, stock or artwork.

Contact your legal advisor and explain you would like to make a bequest to Lahey this fiscal year. Act soon because the challenge expires Sept. 30, 2016. Be sure to use the enclosed response form to tell us about your gift so we can recognize you and your loved ones.

Opt out of the voluntary tax!

Did you know that when you designate retirement assets to your heirs, taxes can slice away as much as 60 percent before your loved ones see a penny? But if you make Lahey the beneficiary of your retirement plan or IRA, the assets go to the hospital tax free! Consider leaving other, less tax-burdened assets to your heirs by leaving your retirement plan or IRA to Lahey.

2 Make Lahey a beneficiary with a simple signature.

If you've ever opened a bank account, set up a retirement plan or purchased an insurance policy, chances are you completed a beneficiary designation form to indicate who will inherit those accounts. You may not realize you can also designate a charity as a beneficiary. It's the simplest planned gift you can make to meet the challenge.

Contact your bank or plan administrator and ask for a beneficiary designation form. This challenge expires Sept. 30, 2016. Remember to use the enclosed response form to tell us about your plans so we can count your gift as part of the challenge.



THE CHALLENGE

"I know if Louise were alive today, she would issue this challenge herself. Therefore, I'm happy to do this on her behalf to encourage future gifts to Lahey."

Marie McCarthy, Louise's cousin

What is the Louise Goni Legacy Challenge? Through this challenge, the Louise Goni estate will match a portion of your planned gift with a contribution to Lahey, up to \$100,000.

Here's how: The estate will contribute 10 percent of the value of your planned gift, up to \$50,000. If your gift can't be valued, or if you prefer not to disclose the amount of your gift, the estate will contribute \$1,000.

How do I participate in the challenge? Send in the enclosed response form and tell us about the planned gift you will make this fiscal year or a gift you've already made but never told us about.

What is the deadline? The challenge expires on Sept. 30, 2016. Send in the response form soon so we can make sure your gift arrangements are in place in time to qualify.

Questions? Contact us to learn more.

781.744.2677 | Lahey.PlannedGiving.org

3 Convert life insurance into a gift.

More and more forward thinkers are discovering how to use life insurance to make a charitable gift far beyond what they ever imagined was within their reach. The three most popular ways to convert life insurance into a gift are:

- ▶ Name Lahey as a beneficiary.
- ▶ Donate a paid policy you no longer need.
- ▶ Purchase a new policy and name your community hospital as the owner and sole beneficiary.

Visit **Lahey.PlannedGiving.org** for more information about how to use life insurance to make a high-impact future gift that also meets the challenge. This challenge expires Sept. 30, 2016.

4 Make a gift that pays you back.

Friends of Lahey use charitable trusts and charitable gift annuities to accomplish a range of financial goals. For example, you can secure a guaranteed stream of retirement income for yourself or a loved one, assist with your grandchildren's college tuition, or avoid or reduce your taxes on appreciated assets. It's easy to see why these gifts are so popular. They support our future and yours.

There has never been a better time to make a gift that pays you back. Return the enclosed response form or contact us soon at 781.744.2677. These types of gifts aren't complicated, but they do take some time to set up. Get started now because the challenge expires Sept. 30, 2016.



Joan Tamulevich

Giving Back and Paying it Forward

Nothing stops Joan Tamulevich. Not a heart attack, not cancer, not multiple surgeries. Despite lifelong health challenges, Joan keeps her chin up, stays active and is determined to help others.

Joan has worn many hats throughout her life. In the Navy, she trained to be a medic and starred on the all-Navy basketball and softball teams. Later, as a civilian, she spent a decade handling heavy machinery in production mills. In a midlife career change, Joan returned

to school and earned a master's degree in counseling, which she used to help people facing drug and alcohol addictions.

Through one health challenge after another, Joan's physicians at Lahey Hospital & Medical Center cared for her every step of the way. And staying true to her habit of helping others, Joan made plans to help Lahey save other people's lives. She created a charitable gift annuity that will pay her steady, predictable income for the rest of her life and benefit patients when she is gone. She also planned a future gift to Lahey in her will to support Lahey's medical research and outstanding patient care long after her lifetime.

WHAT ABOUT YOU?

If you've considered making a future gift to Lahey, there's no better time than now. If you make your planned gift this fiscal year, **the Louise Goni Legacy Challenge will contribute an additional gift to Lahey in your honor, based on a percentage of your gift's estimated value.** See more details on page 3.



Already Made a Gift?

Did you already make a future gift to Lahey but never told us?

Now is the time!

Use the enclosed response form to notify us of your gift plans before Sept. 30, 2016, and your gift will count towards the challenge. If you prefer to remain anonymous, just let us know.

781.744.2677 | Lahey.PlannedGiving.org

The Office of Gift Planning at Lahey Hospital and Medical Center provides support for a full range of charitable gift planning options and services. Lahey Hospital and Medical Center and their employees or representatives do not offer legal or financial advice. All gifts are subject to our gift acceptance policy. To unsubscribe to these mailings, please call 781.744.2677 © 2016 PlannedGiving.com. All rights reserved.

Yes, I'm up for the challenge.

Thank you for supporting Lahey's future with a planned gift. And especially thank you for doing it this fiscal year since The Louise Goni Legacy Challenge will match a portion of your planned gift with a contribution to Lahey up to \$100,000.

Ready to accept the challenge? Tell us how! All types of planned gifts qualify for this match, including bequests, legacy commitments, charitable gift annuities, life insurance policies, retirement fund designations and charitable trusts.

Please return this form no later than Sept. 30, 2016.

I've accepted the challenge by:

- making a tribute gift to Lahey in my will.
- making Lahey the beneficiary of a retirement fund.
- making Lahey the beneficiary of a life insurance policy.
- creating a charitable trust and naming Lahey as a beneficiary.
- making a legacy gift to Lahey not listed here.

My legacy gift is in the amount of: \$ _____ or _____ %

- I prefer not to disclose the amount of my legacy gift, but I'm excited to know \$1,000 will be donated to Lahey as part of the challenge.

I'm interested! Tell me more.

- I would like to receive a personalized illustration of what my payments would be if I were to make "a gift that pays me back" (a charitable gift annuity).
- I am interested in making a legacy gift, but I have questions.
- I've made a gift in the past and would like it to count toward the challenge.

Name: _____ Phone number: _____

This letter of intent represents my commitment to the future of Lahey Hospital & Medical Center.

Signature: _____ Date: _____

Name (please print): _____

Address: _____

City, State, ZIP: _____

Phone: _____ Email: _____



**Lahey Hospital
& Medical Center**

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