

Planned gifts and bequests provide vital funds to ensure that people living at one of our BSJ Corporation communities (BSJ) now and long into the future can count on the exceptional care that has defined life at BSJ for over 45-years. Gift planning can offer significant tax advantages and provide you and BSJ the flexibility to meet resident and client needs long into the future.

A planned gift of any size fortifies BSJ, enhancing the sustainability of its endowment, as well as its capital, and operating needs. Examples of planned gifts include naming BSJ (or one of our specific locations) as a beneficiary on a life insurance policy, a pension, 401(k) plan, or an IRA, and as a beneficiary within charitable remainder trusts and charitable gift annuities.

By making a planned gift, you become a member of the Legacy Society, joining others whose visionary generosity ensures the future vitality of life at BSJ for years to come.



ESTABLISHING A BEQUEST

Bequests, life insurance, charitable gift annuities, and charitable trusts are all examples of planned gifts. A planned gift may allow you to make a larger gift than you thought possible and enjoy these potential results:

- Increased income
- Reduced income taxes
- Reduced or eliminated capital gains taxes
- Reduced or eliminated estate taxes

Examples of Planned Gifts:

Establishing a Charitable Gift Annuity with BSJ

Naming BSJ Corporation as a beneficiary on a:

- Life insurance policy
- Pension, IRA, 401(k) plan
- Charitable remainder trust

BEQUEST

Bequests are perhaps the best-known and most widely understood planned gift arrangement. A gift done through one's will is a classic way to express one's dedication to BSJ. Such a gift is simple to arrange, satisfying to complete and beneficial to BSJ.

TYPES OF BEQUESTS

Unrestricted: Used for general purposes, this type of bequest is especially appreciated because it can be put to immediate use in the areas of greatest need at the school.

Restricted Bequest: This is a bequest that instructs BSJ to use the gift in a specific manner.

Types of restricted and unrestricted bequests:

Specific Bequest: A specific asset or collection of assets in the form of cash, securities, or other property is bequeathed to BSJ. Designate an amount or a percentage of the property.

Residuary Bequest: You may bequest all or a percentage of what remains of your estate after all specific legacies have been satisfied and debts and expenses have been paid.

Contingent Bequest: If a named beneficiary is not alive when you pass away, all or a portion of your estate in will go to BSJ. This type of bequest can avoid costly litigation or prevent property from reverting to the state for lack of heirs.

CHARITABLE GIFT ANNUITY

A person(s) irrevocably transfers to BSJ some cash or other property and we agree to pay the donor or other beneficiaries guaranteed payments for life.

LIFE ESTATE

A donor deeds personal residential property to BSJ. While the donor is still living, he/she has legal interest in the life estate with full rights to live there or to rent or sell those rights. The donor continues to take care of the property, pay the taxes, and receive any income the property generates.

LIFE INSURANCE

Many people own outdated or unneeded life insurance policies. One's circumstances may change: children leave home, a couple moves to a smaller home, or an individual receives an inheritance. Consider donating an unneeded insurance policy to BSJ and receive a charitable tax deduction while you are making a special gift.

CHARITABLE TRUST

A trust that is held for the benefit of BSJ in which the principal of the gift is invested & the income is distributed to BSJ.

CHARITABLE LEAD ANNUITY TRUST

A donor irrevocably transfers assets to BSJ and we receive income payments from the trust for a specified number of years. The trust makes a fixed-dollar payment annually to BSJ. At the end of that term, the assets of the trust return to donor.

CHARITABLE LEAD UNITRUST

BSJ receives income payments from the trust for a specified number of years. The trust pays a fixed percentage of the market value, determined annually, to BSJ. At the end of that term, the assets of the trust return to the donor.

CHARITABLE REMAINDER ANNUITY TRUST

An irrevocable trust in which a donor gives cash or assets to the trust, allowing the payment of income to one or more persons for their lives or a term of years. At the end of this time, the trust's assets are given to BSJ. The donor receives a fixed income from the trust for the rest of his/her life. The trust assets become the property of BSJ upon the donor's death or in a pre-established period.

CHARITABLE REMAINDER UNITRUST

An irrevocable trust in which a donor gives cash or assets to the trust, allowing the payment of income to one or more persons for their lives or a term of years. At the end of this time, the trust's assets are given to BSJ. The donor receives variable income from the trust for the rest of his/her life. The trust assets become the property of BSJ upon the donor's death or in a pre-established period.

We desire to provide a future gift to BSJ Corporation or one of their communities through a provision in my/our estate plan and by completing this form notify BSJ Corporation of these plans. I/ We understand that this future commitment can be revoked or modified by me/us at any time.

Print Names: _____

Address: _____

City: _____

Phone: _____

Email: _____

It is my/our intent to leave a legacy gift to BSJ Corporation or one of it's communities through my/our:

(Location name—if not BSJ Corporation): _____

- Will
- Life Insurance
- Retirement Plan Assets or IRA
- Charitable Remainder Trust
- Other

Please use this gift in the following manner:

- I desire to have my gift invested where needed most.
- I have indicated in my will or other estate documents the area I wish to support.

**If you do not check this or otherwise designate in you will or other estate documents, your gift will be direct by BSJ or location of choice in whatever ways it deems most appropriate.*

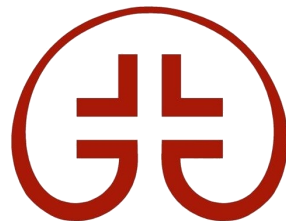
Please enroll me/us in the Legacy Society (check only one):

- Feel free to publish my/our name(s) as members of the Legacy Society as a motivation for others to leave a future gift. (The amount of your gift is not published.)

Please acknowledge me/us as follows:

- Please do not list my/our name(s) in publications or on any donors walls or the like.

Donor Signature(s)



Bethany St. Joseph Corporation

Bethany St. Joseph Corporation Development Office

2501 Shelby Rd | La Crosse, Wisconsin 54601
Call (608) 519-9778 | Email donate@bsjcorp.com
Bsjcorp.com/donate

BSJ Communities:

- Bethany St. Joseph Care Center
- Norseland Nursing Home
- Onalaska Care Center
- Marinuka Manor
- MERIT Center (North & South)
- Assisted & Senior Living (Multiple)

This information is not intended as tax, legal, or financial advice. Gift results many vary.
Consult your personal financial advisor for information specific to your situation.
(All inquires are confidential.)

Investing in Our Future



Bethany St. Joseph Corporation