

## Annuity gift provides income and creates cancer-fighting legacy

DANA-FARBER  
CANCER INSTITUTE

SUPPORTED BY

The  
Jimmy Fund®

**F**or Carole Kaplan, a Charitable Gift Annuity (CGA) to Dana-Farber Cancer Institute was a way to thank the team that has helped her through more than 13 years of clinical trials, surgery, and treatment.

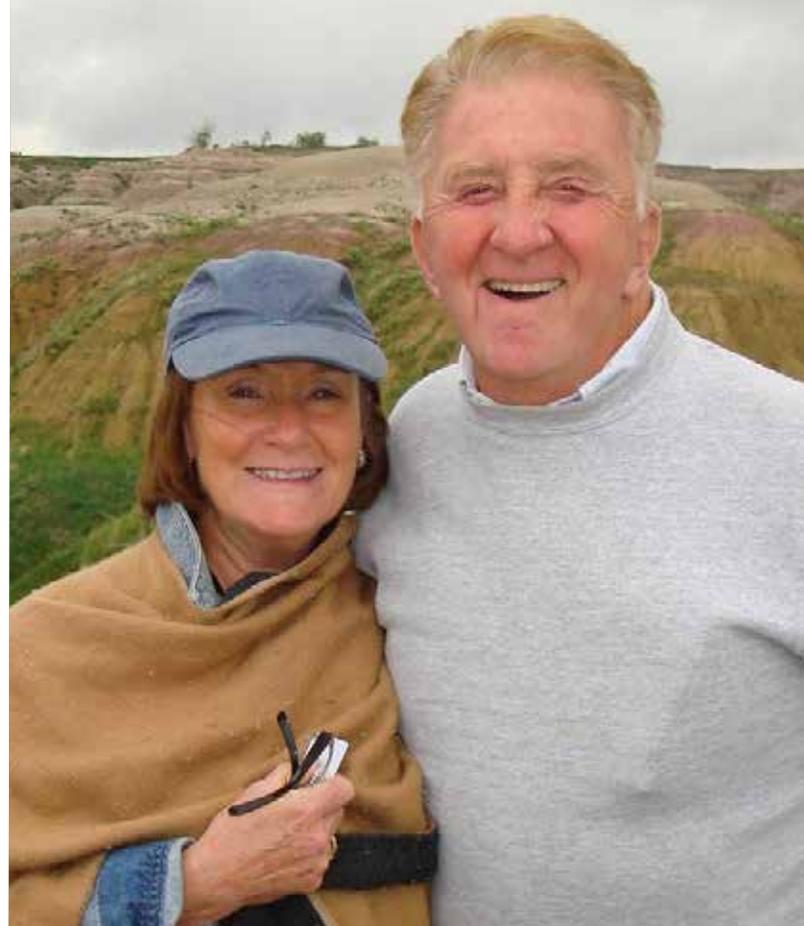
“I can’t think of a more deserving institution,” Carole said. “The researchers, doctors, nurses, and staff—from top to bottom—are respectful, knowledgeable, and kind. I am treated as an individual and known by my name. That just doesn’t happen everywhere.”

Carole’s experience began when she was diagnosed with smoldering multiple myeloma, a precursor condition that often turns into multiple myeloma, an incurable cancer of plasma cells. Soon after, Paul Richardson, MD, Clinical Program Leader and Director of Clinical Research, Jerome Lipper Multiple Myeloma Center, and R.J. Corman Professor of Medicine, asked her to be part of several clinical trials testing myeloma drugs in the research pipeline. Feeling that her participation could benefit others, Carole agreed.

Over the course of the trials, Carole was diagnosed with a secondary cancer and early stage multiple myeloma. She is now in a different clinical trial and her myeloma is stable.

“Because of the research being done for multiple myeloma, patients are living longer,” Carole said. “I dream of a cure and research by first-rate institutions like Dana-Farber is the way to make that happen.”

Carole felt strongly about giving back to a place and a cause so important to her. She found that establishing a CGA was a simple process, and it would provide income for life to her and her husband,



Carole Kaplan’s CGA gift will fuel multiple myeloma research at Dana-Farber and provide income for life for her and her husband, Frank.

Frank. Creating a CGA allowed Carole to balance her family and philanthropic goals in her estate plans. To extend her future impact even more, Carole also included a gift for Dana-Farber in her will.

“Even if my gift is a ‘drop in the bucket,’ I want multiple myeloma research to continue,” she said. “If we all give something, that bucket will fill up.”

To learn more about how you can create a CGA to benefit Dana-Farber and provide you income for life, contact Erin McKenna at 800-535-5577 or [Erin\\_McKenna@dfci.harvard.edu](mailto:Erin_McKenna@dfci.harvard.edu). Look inside this issue to learn more about current CGA rates, which are the highest since 2010!

## An Update from Erin:



Dear Friends,

In this season of giving thanks, I am very mindful of the unbelievable impact your support has had on Dana-Farber's groundbreaking research

and compassionate patient care. Your generosity provides everyone who walks through Dana-Farber's doors what they need most—hope.

As the end of the year approaches, many of us are wondering how all the changes from last December's *Tax Cuts and Jobs Act of 2017* will affect us. What kind of gifts are the most tax-efficient for our personal circumstances? Some of us may be in a lower tax bracket and need to consider if a charitable deduction will be beneficial with so many personal exemptions and itemized deductions having changed. Within this issue of *Planning Matters*, I hope you will come away with a few ideas that can work for you and help Dana-Farber at the same time.

With any type of planned gift to Dana-Farber and the Jimmy Fund, you become a member of our special community, the Dana-Farber Society (DFS). This issue includes more details about the DFS and member benefits. If you have already included Dana-Farber and the Jimmy Fund in your estate plans, please let us know so we can invite you to our 29th annual Dana-Farber Society Recognition Dinner in May 2019.

If you have any questions about creating a legacy at Dana-Farber or would like to learn more, please feel free to contact me at 800-535-5577 or [Erin\\_McKenna@dfci.harvard.edu](mailto:Erin_McKenna@dfci.harvard.edu). You can also visit [Dana-Farber.org/Legacy](http://Dana-Farber.org/Legacy). Thank you for your continued investment in Dana-Farber's mission.

Wishing you and yours the best this holiday season,

Erin McKenna

Assistant Vice President, Gift Planning



Dana-Farber Cancer Institute has been the top ranked cancer hospital in New England by U.S. News and World Report for 18 consecutive years, and is the only cancer center in the country ranked in the top 4 for both adult and pediatric cancer programs.

Dana-Farber and the Jimmy Fund has received a 4-star rating (highest possible) from Charity Navigator, America's largest charity evaluator, recognizing our prudent financial management and low cost of funds raised.



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"Is there a more caring, encouraging, and loving place than Dana-Farber in Boston? My wife and I came to know this incredible team of people during her eight-year battle with three cancers. We look forward to continuing our checkup visits to Dana-Farber and seeing this team in action. We give with joy and thanksgiving. I chose to make my gift through my IRA because of the benefits of satisfying my required minimum distribution and reducing my annual gross income dollar-for-dollar."

— IRA donor Don LeSieur, pictured with his wife and Dana-Farber patient, Virginia

## What is the Dana-Farber Society?

The Dana-Farber Society (DFS) honors those who have planned a legacy gift to Dana-Farber and the Jimmy Fund. You can join this visionary community by making a gift through your will, trust, by beneficiary designation, or by establishing a life income gift like a charitable gift annuity (CGA) or charitable remainder trust (CRT).

### Benefits of DFS Membership:

- Knowledge that your support makes a profound difference in the lives of cancer patients and their families
- Confidential, personal planned giving guidance and recommendations
- Updates on research and patient care initiatives at Dana-Farber
- Invitation to the annual Dana-Farber Society Recognition Dinner
- Invitations to exclusive educational and social events
- Recognition in the Dana-Farber Society's annual Honor Roll of Donors

### DANA-FARBER SOCIETY 29th Annual Recognition Dinner

Tuesday, May 14, 2019

FEATURED SPEAKER

**Lawrence S. Bacow**  
29th President of Harvard University

If you have left a legacy for Dana-Farber and the Jimmy Fund but have not yet let us know, please contact us so that we can include you in the May 14 celebration.

For more information, please contact Kathleen Sullivan at 617-632-4052 or [KathleenE\\_Sullivan@dfci.harvard.edu](mailto:KathleenE_Sullivan@dfci.harvard.edu)

## Q & A with a New DFS Member: Zach Galvin



**Zach Galvin** is a cancer survivor, longtime Jimmy Fund supporter, and a new Dana-Farber Society member.

“[The DFS] is about showing others that they can have powerful impact on the future of cancer medicine with no impact on their current lifestyle.”

### What motivated you to include Dana-Farber in your estate plans as a beneficiary of your retirement account?

My motivation comes first and foremost because I am a 22-year survivor of Stage IV Hodgkin lymphoma. Every single day I remember that my survival is due to the thousands of total strangers who made a choice to donate dollars to the research, treatment, and care for cancer patients.

My choice to include Dana-Farber in my estate plans is part of celebrating my survival. I am recognizing my great fortune of benefiting from the kindness and generosity of those total strangers who donated to Dana-Farber.

### What is appealing to you about being part of the Dana-Farber Society?

I feel I am helping to lead the way in the fight against cancer. Making a choice to be a part of the DFS is making a commitment to extending the lives of those fighting cancer and to helping patients feel more supported and comfortable while fighting.

It is also about showing others that they can have powerful impact on the future of cancer medicine with no impact on their current lifestyle. I was drawn to becoming a part of the DFS community because of its great energy and dedication to Dana-Farber.

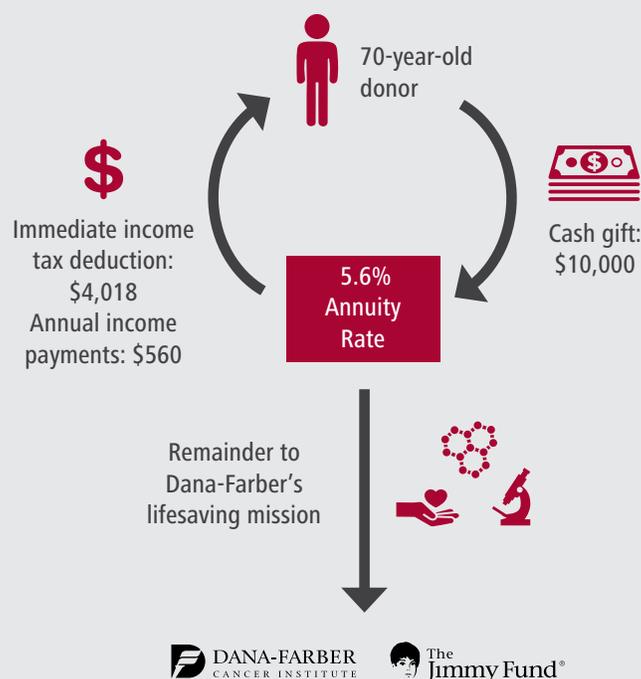
## New CGA rates provide you with more income!

Establishing a Charitable Gift Annuity (CGA) is a great way to generate income for yourself and/or another beneficiary while supporting Dana-Farber and the Jimmy Fund. **New, higher annuity rates** provide you with more income and are the highest they have been since 2010.

### CGA RATES\*

Age	Previous Annuity Rate	Previous Annual Income	NEW RATES	
			New Annuity Rate	New Annual Income
85	7.8%	\$780	<b>8.3%</b>	<b>\$830</b>
80	6.8%	\$680	<b>7.3%</b>	<b>\$730</b>
75	5.8%	\$580	<b>6.2%</b>	<b>\$620</b>
70	5.1%	\$510	<b>5.6%</b>	<b>\$560</b>
65	4.7%	\$470	<b>5.1%</b>	<b>\$510</b>

\* Based on a \$10,000 cash gift made for a single life beneficiary using the IRS Discount Rate of 3.6% for November 2018



## Make a tax-efficient gift by calendar year-end and sustain your support by adding Dana-Farber as a beneficiary to your accounts

As you make your annual gift this year, consider fueling the future of cancer research and patient care at the same time by naming Dana-Farber and the Jimmy Fund as a beneficiary of one of your accounts.

Updating your beneficiary designation is easy—contact your administrator and use Dana-Farber's tax ID: **04-2263040**.

■ **IRA/Retirement Plan:** If you are 70½ or older, you can make a tax-free gift to Dana-Farber and the Jimmy Fund of up to \$100,000 each year directly from your IRA. To advance the future of cancer research and patient care, you can also add Dana-Farber as a full or partial beneficiary of your IRA or retirement plan at any time. No attorney is required for either of these simple, convenient gifts.

■ **Stock/Investment Account:** Make a gift of stock to Dana-Farber today and avoid capital gains tax on the appreciation of your stock. You can also name Dana-Farber as a beneficiary of your investment or bank account to create a lasting legacy.

■ **Donor Advised Fund (DAF):** Give through your DAF to maximize your impact on Dana-Farber's mission. Your fund sponsor handles all paperwork for this gift. You can also name Dana-Farber as a beneficiary of your DAF to make a future impact.

**Contact** Erin McKenna at 800-535-5577 or Erin\_McKenna@dfci.harvard.edu for more information or to notify us of your future gift.

**Dana-Farber.org/ConquerCancer**