

***Some things never change...*** like the value of teamwork, and the quality and compassionate care you receive at John Muir Health.



 **givehealth**  
JOHN MUIR HEALTH FOUNDATION

community-based, not-for-profit



Patsy P. Brown was a very giving person who not only made donations to the John Muir Health Oncology Fund but who also made gifts that will provide guaranteed lifetime income for her family.

**Patsy P. Brown** was a wonderful supporter of John Muir Health's Oncology Program during and after her life. She and her husband, Jack R. Brown, were patients of John Muir Medical Center and both were very grateful for the excellent care they received in the Oncology Department. She was an Occupational Therapist, and had a good understanding of medical care, and he worked for Chevron during his entire career.

Patsy started her relationship with the John Muir Health Foundation in early 1991, just after her husband passed away from cancer. Earlier in life, she lost her only sibling due to ovarian cancer. During Jack's time in the hospital, she developed a close connection to John Muir Health. Even after his passing, she liked to eat at the hospital's cafeteria and was very pleased when the cashier remembered her. Within the first year of her husband's death, she began making regular and consistent donations to the John Muir Health Foundation and expressed that she intended to name the John Muir Health Foundation as the principal beneficiary of her estate.

Clearly, Patsy was a very giving person who not only made donations to the Oncology Department but who also gave in memory of her late husband. Her motivation was to thank all those caregivers for the wonderful and compassionate care both she and her husband received while they were patients at John Muir Health.

Patsy passed away on February 24, 2011. The endowment she created through her estate, in memory of her late husband, will continue to support the Oncology Department at John Muir Health for generations to come.

In addition to creating an endowment at John Muir Health, Patsy continued her legacy of giving to others by creating two **Charitable Gift Annuities** through her estate.

Through this arrangement, Patsy's family continues to receive lifetime income in the form of fixed annual payments **that are partially tax-free**. It is truly a "Gift That Gives" and helps John Muir Health to fulfill its mission of providing quality and compassionate care to the community.



# Charitable Gift Annuity —A Gift That Gives

A charitable gift annuity can help you arrange savings for retirement, manage income during retirement, and provide welcome support for the mission of John Muir Health.

There are smart gifting options for every stage of life—practical ways to meet both your planning and philanthropic goals. While each gift greatly benefits our mission, charitable gift annuities also provide important benefits to you.

## Benefits of a Charitable Gift Annuity:

- Guaranteed lifetime income for you and/or your loved ones
- Annual or quarterly payments that may be partially tax-free
- Provides a current income tax deduction
- Provides vital support to the mission of John Muir Health

### Sample One-Life Charitable Gift Annuity Rates\* and Payments For a \$50,000 Annuity

Age	Rate	Annual Payment	Tax-Free Portion	Estimated Tax Deduction
70	4.70%	\$2,350	\$1,960	\$18,800
80	6.50%	\$3,250	\$2,775	\$23,900
90	8.60%	\$4,300	\$3,823	\$31,200

### Sample Gift Annuity Rates\*

Age	Two Beneficiaries	One Beneficiary 5 year Deferral	Two Beneficiaries 5 year Deferral
70	4.20%	6.20%	5.30%
75	4.60%	7.40%	6.20%
80	5.40%	8.70%	7.40%

\* Rates are subject to change.  
Please contact our office to verify current rates.

The benefits of charitable gift annuities are worth exploring, and you can do so without obligation. Let us demonstrate how you might personally benefit from our popular charitable gift annuity program.

Please take a moment to contact us by phone or email to request additional information about charitable gift annuities. As always, we appreciate your consideration and support.



**Michael Crvarich, CPA**  
VICE PRESIDENT, LEGACY PLANNING  
JOHN MUIR HEALTH FOUNDATION

Direct: (925) 941-2120  
Office: (925) 947-4449  
[foundation@givehealthjmh.org](mailto:foundation@givehealthjmh.org)  
[www.givehealthjmh.org](http://www.givehealthjmh.org)



community-based, not-for-profit