

*From the Sisters, I learned intangibles
not graded on a report card . . .
character building things, like integrity and respect.
I now realize how much that changed the course of my life.*

Donor Bob S.



Friends of the Sisters of St. Joseph of Springfield is a nonprofit corporation set up to support the religious and charitable purposes of the Sisters of St. Joseph of Springfield.

Friends of the Sisters of St. Joseph thanks you for considering a Legacy gift. You may choose to support the Retirement Fund or the Mission Fund, or leave your gift unrestricted to provide for the greatest need at the time.

Are the Sisters of St. Joseph of Springfield already in your estate plans? Would you like to tell us about your bequest or about a special person your gift remembers?

Friends respects your confidential information while honoring your generous intentions.



For more information about the **Sister Mary Dooley Legacy Circle**, or to receive our Legacy Brochure, including sample bequest language to share with your attorney, please call Karen Hoke at 413.271.7573 or email Friends@ssjspringfield.com.



Naming the Sisters of St. Joseph of Springfield in your Will or Trust honors something you value in life.



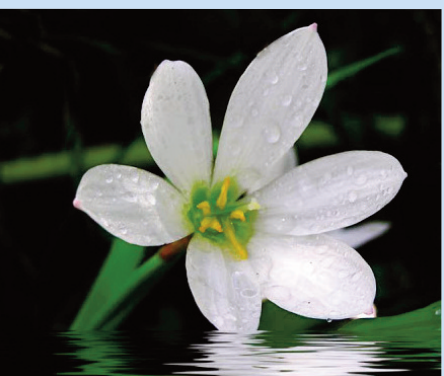
Charitable Bequest

A Charitable Bequest from your Will or Trust of cash, property or other assets, or a percentage of your estate, leaves a lasting legacy in your name. The full value is transferred tax-free and may provide additional tax savings to your entire estate. Your attorney or a trusted professional can help you meet your goals, and also support the Sisters after you are gone.



Life Insurance Policy

Consider naming the Sisters of St. Joseph of Springfield a beneficiary of the proceeds from your existing Life Insurance Policy, or set up a new policy and continue to pay the premiums. For other tax advantages, you could transfer the ownership of a policy you no longer need to the Sisters. When left to a charitable organization, insurance policies avoid significant tax consequences. Your plan administrator can send you a form to designate or change your beneficiary at any time.



Retirement Plan Assets

If left to your loved ones, your Retirement Plan savings may be subject to both an estate tax and a tax on ordinary income, which could reduce their inheritance by more than 60%. Designating the Sisters of St. Joseph of Springfield as a beneficiary or contingent beneficiary helps them in their retirement and carries no penalties.

Want to jump-start your legacy gift and save on taxes this year?

If you are 70 1/2 years or older, ask your IRA administrator to make a charitable rollover distribution to us. A direct transfer from your IRA to the Sisters of St. Joseph of Springfield will help you meet your qualified minimum distribution without paying taxes, while also supporting the Sisters in their retirement right now.