

Advancing the Future of Medicine



Larry Hill, kidney transplant patient,
and his wife, Sue

VANDERBILT  UNIVERSITY
MEDICAL CENTER

THE GIFT OF LIFE

Larry Hill was no stranger to overcoming obstacles. As a veteran and former U.S. Navy deep-sea diver who went on to have a long career in the commercial nuclear industry, he was quite familiar with finding solutions to whatever problems arose. But when he entered his 40s and his kidneys began to lose function, he realized that one of his toughest challenges might lie ahead.

When Larry was a child, he contracted an infection that required treatment. He recovered quickly and was able to lead a normal life. It wasn't until many years later that the effects of the childhood illness took a toll on his kidney function.

Due to his failing kidneys, Larry underwent a transplant at Vanderbilt University Medical Center. This summer

he will be celebrating 10 years since his transplant — healthy, happy and grateful for the lifesaving care he received.

Larry and his wife, Sue, started to focus on ways they could pay it forward. They decided to make a gift through their long-term plans to support kidney research at the Medical Center. By giving back to the program that helped save Larry's life, the Hills hope to make a difference for others for years to come.

Learn more about Larry's story: VanderbiltHealth.org/Hills.

“I noticed how everyone worked together at Vanderbilt as a team. We are pleased that our gift gives us a role in the transplant team. And maybe this gift will help others in the future.”

The Best Gift for Your Family

Having an updated estate plan is one of the greatest things you can give to your loved ones. Every family has its unique relationships, interactions — and yes, even challenges. Yet it's often so difficult for us to see our own situations and to plan accordingly. But doing so will ensure that your assets will be distributed in a way that effectively addresses your circumstances, providing both peace of mind and harmony.

How do estate planning attorneys deal with family situations? Most will tell you that the statement they hear frequently at the first meeting with a client is, "My estate plan will be simple." As the attorney starts to inquire further, the answers from clients may not flow easily in the face of challenging questions, such as:

- If your adult children are not of equal financial circumstances, do you still want to leave your assets in equal shares?
- Do you have concerns about the stability of a child's marriage and what that might mean for the inheritance you leave?
- Are those who will inherit from you financially responsible?
- For second marriages, how do you want your estate distributed among your current spouse and your children from a prior marriage?

There are technical issues that are best left to an attorney. It is a common misconception that all assets in an estate will be distributed to those individuals or charities specified in a will. However, there are assets — often substantial — that will not be distributed by the terms in the will.

IRA, 401(k), and 403(b) retirement accounts and life insurance policies have separate forms where the owner of the account can designate who is to receive the assets upon the passing of the owner. You might have updated your will as family dynamics changed, but did you also remember to review these beneficiary designation forms? Also, taxes can potentially be saved with proper planning. A dedicated estate planning attorney can guide you through the process.

A discussion with your heirs is an important part of the process as well. This may not be easy, but it will help avoid speculation and possible friction as to the plan you put in place, especially at a time when you are no longer around to explain.

Your inheritance to loved ones will go beyond bank accounts and tangible objects — it will hopefully include a lifetime of fond memories. A thoughtful estate plan can secure those memories and your legacy for future generations.



A LEGACY OF WHAT MATTERS MOST TO YOU

CREATING YOUR ESTATE PLAN

In times of change, it is helpful to have a strategy that can provide you with some sense of control. Many of our supporters know what is truly important to them and wish to take steps to turn their values into action — whether it is ensuring their loved ones are cared for or allocating their assets in a way that is most meaningful to their life story. Follow these steps to complete the basic elements of your estate plan. Your family will be grateful.

- **Identify personal contacts** — those to be reached in the event of an emergency
- **Record medical information** — doctors, medications, medical insurance
- **Note financial information** — prepare a list of your assets, along with names of banks, investments and insurance companies
- **List financial obligations** — document the details and payment arrangements for monthly bills: mortgage or rent, utilities, loans, etc. and their corresponding online access
- **Mention relevant professional advisers** — financial adviser, accountant, attorneys
- **Disclose document locations** — indicate the location of your estate plan if you have one, health care directives, and any safe deposit box and its keys
- **Catalog digital records** — jot down all your email and social media accounts, such as Facebook, LinkedIn, Twitter and Instagram usernames and passwords
- **Assess your family situation** — blended marriage, stepchildren, grandchildren
- **Decide what you want** — assets to leave to loved ones and charity
- **Discuss your plans** — take time to share your intent with family members

If you are considering including Vanderbilt University Medical Center as part of your future plans, we can help you get started.



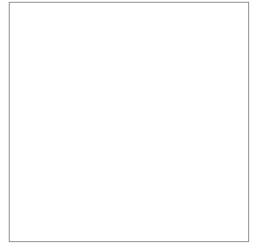
Estate Planning Guide

START YOUR PLANNING TODAY

Visit VanderbiltHealth.org/EPGuide to download your complimentary Estate Planning Guide.

You can also contact us at giftplanning@vumc.org or call Adam Watts at 615-875-5037.

Vanderbilt University Medical Center
Office of Gift Planning
3322 West End Avenue, Suite 900
Nashville, TN 37203



Please contact us if you wish to no longer receive Vanderbilt University Medical Center's fundraising communications:
Opt Out | 3322 West End Avenue, Suite 900 | Nashville, TN 37203, giving@vumc.org or 615-936-0230.

YOUR LEGACY IN HEALTH CARE

If you would like to make a gift in your will, here is easy sample bequest language to include.

"I give to Vanderbilt University Medical Center, a not for-profit, 501(c)(3) tax-exempt corporation, located at 1211 Medical Center Drive in Nashville, Tennessee, the sum of ____ dollars (\$____) or (____% of my property) or (describe specific property), federal tax identification number 35-2528741, to be used for the general purposes of the Medical Center (or a specific purpose)."

