

APRIL 2026


Roots & Branches

HONORING TRADITION, NURTURING TOMORROW

A Personal Word from Mark Dobosz, VP of Philanthropy

Every spring I find myself thinking about the donors who have trusted us with their most personal conversations. Not about money. About what they hope for. About the people they love and the difference they want to make. In this edition of Roots and Branches, I want to share three simple, powerful ways you can put your generosity to work: a gift that pays you income for life, a legacy gift that writes your name into the future of our community, and a planning tool that takes care of both your family and the mission you care about. I hope one of these speaks to you. And I hope you will call me. That conversation is always my favorite part of this work.

Whatever path feels right for you, I hope you will reach out. These conversations matter to me. They are why I do this work.



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*The best time to plant a tree was
twenty years ago.
The second best time is today.*

-- Chinese Proverb



MOZAIC
Senior Life
Service is Our Calling

Guaranteed Income for Life: Is a Charitable Gift Annuity Right for You?

Here is something I hear fairly often. A donor tells me they have money sitting in a CD earning next to nothing, or a block of stock that has grown nicely but now they are not sure what to do with it. They want to do something meaningful. They just are not sure what that looks like.

A Charitable Gift Annuity may be exactly what they are looking for. And it may be right for you, too.

Here is how it works. You make a gift to Mozaic Senior Life, usually \$10,000 or more

in cash or appreciated stock. In return, we send you a guaranteed payment every quarter of the year for the rest of your life. No matter what the stock market does. No matter how long you live. The payment never changes and it never stops.

On top of that, you receive a charitable tax deduction in the year you make the gift. If you transfer appreciated stock, you also sidestep a large capital gains tax you would otherwise owe. And a portion of every payment you receive is tax-free. It is a gift that genuinely works in both directions.

“I wasn’t looking for a complicated solution. I wanted income I could count on and a gift that would outlast me. The Charitable Gift Annuity gave me both.”

– A Mozaic Senior Life annuitant

Current ACGA Annuity Rates

Donor Age	Annual Rate	Annual Income on \$50,000
Age 65	5.7%	\$2,850 / year
Age 70	6.3%	\$3,150 / year
Age 75	7.0%	\$3,500 / year
Age 80	8.1%	\$4,050 / year
Age 85	9.1%	\$4,550 / year
Age 90+	10.1%	\$5,050 / year

*Rates based on current ACGA recommendations.
Call me for a personalized illustration with no obligation.*

Your Name, Your Dream, Your Legacy

Margaret spent 38 years as a social worker in Bridgeport. She knew the seniors who went without meals because the bus schedule made the food pantry unreachable. She understood the loneliness of aging without support better than most people ever will.

When Margaret’s mother came to live at Mozaic Senior Life, something changed. “She was seen. Not as a patient. Not a

burden. As a person. As someone whose life still had chapters to write.” She watched her mother laugh at dinner, heard her sing songs she thought were long forgotten.

Margaret was not a wealthy woman. She had a modest home, a pension, and a life insurance policy she had held for forty years. But she discovered she could

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Give to Mozaic Now, Leave More to Your Family Later



I know that last heading might sound too good to be true. But this is a real planning tool, it has been around for decades, and when it is the right fit, it can do something remarkable. It lets you be generous to Mozaic Senior Life over a period of years, and it actually helps you pass more of your wealth to your children or grandchildren in the process.

It is called a Charitable Lead Trust, and I want to explain it in plain terms because too often the legal language scares people away from a gift option that could be perfect for them.

Here Is the Basic Idea

You set aside a pool of assets, typically \$500,000 or more, into a trust. That trust sends a payment to Mozaic Senior Life every year for a set number of years, say 10 or 15. You decide the amount and the term up front. Then, when the trust ends, whatever is left in it goes directly to the people you choose: your children, your grandchildren, whoever you name.

Here is the part that surprises most people. Because the trust is giving to charity first, the IRS treats the eventual gift to your heirs as being worth less than it actually is for tax purposes. That means your heirs can receive a significant inheritance, often a

larger one than if you had simply left them the assets outright, because the tax burden along the way is reduced. Your estate attorney and financial advisor can run the exact numbers for your situation.

What This Means for Mozaic Senior Life

From our side of the table, a Charitable Lead Trust is one of the most meaningful gifts we can receive. Why? Because it is not a one-time gift. It is a commitment. Knowing that a steady, reliable payment is coming to us each year for a decade or more allows us to plan. We can hire and keep exceptional caregivers. We can expand our adult day health programs. We can move the Vision 2031 Fund forward with confidence. That kind of steady support is rare, and it is genuinely transformational for the people we serve.

“A Charitable Lead Trust let us give to Mozaic the way we always wanted to, not with a single check, but with years of commitment. And our grandchildren ended up with more than we expected.”

Is a Charitable Lead Trust Worth Exploring? If you have a larger estate and you want to do two things at once, support Mozaic Senior Life in a meaningful, lasting way and leave a strong inheritance for your family, a Charitable Lead Trust is worth a conversation. You do not need to understand all the legal details before we talk. That is what your attorney and financial advisor are for, and I am glad to work alongside them. Call me or send me an email and we will take it one step at a time. **Mark Dobosz** at **203-365-6406** or **mdobosz@mozaicsl.org**.

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make a gift that would have felt impossible during her working years — naming Mozaic as a beneficiary of her life insurance and including a bequest in her will.

“I always thought transformational giving was for someone else, someone with a different bank account. I never imagined that what I had built over a lifetime could build something lasting for others.”

When Margaret passed, her gift became something Residents and families experience every single day. The recognition reads simply:

In memory of Irene, and all the mothers who deserve to be seen.

Your legacy gift does not require a large estate. It requires a clear intention. A percentage of your estate, a beneficiary designation on your IRA or life insurance, a gift of real estate — these are all pathways into the Chesed Legacy Society. I would be honored to have that conversation with you.

