

Roots & Branches

HONORING TRADITION, NURTURING TOMORROW

The Gift You Didn't Know You Had – A Year-End Message

I recently heard a story that made me smile – and think:

Two men went fishing, armed with poles, bait, and everything they needed to cook their catch over an open fire. The first fisherman quickly reeled in a magnificent fish. Hours passed before the second got even a nibble. Finally, after a long wait, his line went taut and he landed an enormous fish – maybe even bigger than his friend's.

But then he did something shocking: he threw it back.

"Why on earth would you let that beauty go?" his bewildered friend asked.

The second fisherman shrugged and said, "He was nice, but I didn't bring a pan large enough to cook him."

How often do we live like that second fisherman? So focused on what we think we can or can't do that we miss the extraordinary opportunity right in front of us?

Many of our most generous supporters tell me they want to make a meaningful difference in the lives of seniors – to ensure that older adults in our community experience dignity, purpose, and joy in their later years. But they worry they don't have enough cash on hand to give at the level they'd like.

Here's what I want you to know: You may already have one of the most powerful giving tools available, and you might not even realize it.

Your retirement account – your IRA – can be transformed into a life-changing gift for the seniors we serve at Mozaic Senior Life.

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MOZAIC

Senior Life

Service is Our Calling



The Gift You Didn't Know You Had *continued from page 1*

And through a Qualified Charitable Distribution (QCD), you can do this in a way that benefits both our mission and your financial situation.

When you make a QCD from your IRA to Mozaic Senior Life before December 31, you're doing so much more than making a tax-smart gift. You are:

- Ensuring that seniors like Margaret, who thought she'd have to leave the community she loves, can stay surrounded by friends and familiar faces
- Providing enriching programs that combat isolation and bring meaning to each day
- Supporting compassionate care that honors the dignity of every person we serve

And you are taking care of your own financial health too:

- Satisfy your Required Minimum Distribution for the year
- Reduce your taxable income up to \$108,000 in 2025 – even if you don't itemize deductions
- Make a gift that bypasses the 50% deduction limits on charitable contributions

Making your gift is remarkably simple: Just log into your retirement account and donate directly from your provider's website. If you don't see that option, a quick call to your plan administrator will get you there.

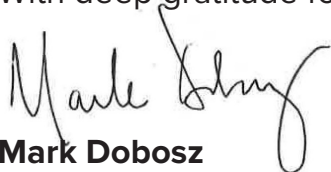
And here's another opportunity you may not have considered: If you have a Donor-Advised Fund (DAF), now is the perfect time to fulfill your charitable commitments to Mozaic Senior Life's Annual Campaign, Capital Campaign, or Endowment. Your DAF can be directed to support the areas of greatest need or the specific initiatives closest to your heart – creating a legacy of care that will serve seniors for generations to come.

The end of the year is approaching quickly. Don't let this opportunity swim away.

You have more resources to give than you might think. The question is: will you recognize the gift that's already in your hands?

The seniors we serve are counting on friends like you. Together, we can ensure that aging is met not with fear or isolation, but with community, dignity, and hope. Let's make sure you have the right "pan" to cook up something truly extraordinary this year-end! Please note: our Tax ID # is 06-0846991 and our legal name is The Jewish Home for the Elderly of Fairfield County Inc.

With deep gratitude for your partnership,



Mark Dobosz

Vice President, Philanthropy, Major Gifts and Planned Giving, Mozaic Senior Life

P.S. If you have questions about making a QCD or using your DAF to support our mission, I'd be honored to speak with you personally. Please don't hesitate to reach out at **203-365-6406** or **mdobosz@mozaicsl.org**.

A Mozaic Senior Life Charitable Gift Annuity

A charitable gift annuity lets you support Mozaic Senior Life while receiving fixed income for life. You donate, receive guaranteed payments (often at rates higher than CDs or bonds), get an immediate tax deduction, and ultimately benefit the charity. Payments are backed by the charity's assets, and a portion of each payment may be tax-free.

Sample ACGA Rate: For a single 75-year-old donor, the current rate is approximately 7.0% annually. Rates increase with age – an 85-year-old would receive around 9.1%.

For more information, to establish an annuity, or for your personalized annuity rate contact **Mark Dobosz** at **203-365-6406** or **mdobosz@mozaicsl.org**.

Join the Chesed Society

The Hebrew word *chesed* means loving-kindness – a steadfast compassion that endures through generations. It reflects the deep commitment to caring for others that has always been at the heart of Mozaic Senior Life's mission.

When you include Mozaic Senior Life in your estate plans, you become part of the Chesed Society, a community of visionary individuals who share a profound commitment to ensuring compassionate, dignified care for seniors in our community for years to come.

Your legacy gift – whether through your will, trust, charitable gift annuity, DAF beneficiary, retirement account, life insurance, or other planned giving vehicle – creates lasting impact that extends far beyond a lifetime. Members of the Chesed Society help ensure that future generations of seniors receive the excellent care,

innovative programs, and vibrant community they deserve.

We invite you to join this special group of friends who are shaping the future of senior living. It's as simple as notifying us of your planned gift intention. Members receive recognition in our publications, invitations to exclusive events, and the deep satisfaction of knowing their values will continue to make a difference for generations to come.

Your gift, large or small, makes a meaningful difference.

To learn more about creating your legacy through the Chesed Society, or to let us know you've already included Mozaic Senior Life in your estate plans, please contact **Mark Dobosz** at **203-365-6406** or **mdobosz@mozaicsl.org**.



4200 Park Avenue, Bridgeport, CT 06604

DECEMBER 2025

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One Gift, Two Lives Transformed

Imagine waking each day knowing your life's values will echo through eternity – that your compassion will continue transforming lives long after you're gone.

Through legacy giving at Mozaic Senior Life, you don't just change a senior's life; you fundamentally change your own. This is your moment to experience the profound joy and peace that comes from knowing your generosity will lift a vulnerable senior from loneliness to connection, from mere survival to vibrant living, from forgotten to cherished. Every day you wait is another day a senior goes without the dignity and hope only you can provide, and another day you



defer the irreplaceable fulfillment that comes from building a legacy that matters. Your legacy gift becomes the bridge between your deepest philanthropic dreams and a senior's renewed sense of

purpose, belonging, and joy – creating a sacred partnership that transforms two destinies simultaneously. Don't wait to discover what it feels like to know your life will continue making a difference for generations.

Contact **Mark Dobosz** at **203-365-6406** or **mdobosz@mozaicsl.org** to start that conversation and transformation for you and a Mozaic Senior Life senior today.