

SISTERS OF NOTRE DAME DE NAMUR

Making known God's goodness

Your Legacy

A PLANNING GUIDE FOR FRIENDS OF

THE SISTERS OF NOTRE DAME DE NAMUR

A Legacy of Faith, Service, and Giving

"God gives us choices," shared Aileen Santee.

For Aileen, that belief reflects a lifetime of service, and trust in God. Those words guided her from a childhood in rural Pennsylvania to a life of family, community involvement, and her decision to include the Sisters of Notre Dame de Namur in her estate plans.

Looking back, Aileen sees her life as a series of choices that allowed her to deepen her faith, connect with others, and shape the person she is today.



Aileen Santee

Growing up as the sixth of seven children, Aileen's family did not attend church.

"I never set foot inside a church until my neighbor, Mrs. Pettigrew, invited me to go to church with her family when I was 11 years old," Aileen said.

From there, her faith journey began. Aileen began visiting the parish rectory after school, where a priest taught catechism. That choice marked the beginning of a lifelong relationship with God.

"I believe that we have guardian angels that help guide us on our journey and keep us faithful to Him and learning to grow in love and understanding of other people," she shared.

After marrying her husband, Earl, at 19, Aileen's world expanded far beyond Pennsylvania. As an Air Force family, the Santees lived in Colorado, Germany, Ohio, Oklahoma and finally settled in California. Rather than seeing each move as a disruption, Aileen viewed them as opportunities to learn, grow, and deepen her faith.

"It was a continuously evolving process of growing and learning and loving," she said.

Years later, another unexpected connection introduced her to the Sisters of Notre Dame de Namur. While working as a real estate broker in California, she developed a friendship with Norma Stang, sister of Sister Dorothy Stang, SNDdeN. Through Norma, Aileen learned about Sister Dorothy's ministry alongside Indigenous communities in Brazil and her courageous commitment to environmental justice.

"Norma started telling me about her sister, Dorothy, in the Amazon. I had no idea," Aileen recalled.

The story of Sister Dorothy's life and martyrdom deeply moved her, as did the dedication of the Sisters throughout the world. That inspired another choice: remembering the Sisters in her estate plans.

For Aileen, a planned gift is more than financial support. It is a way to help ensure that future generations continue to benefit from the Sisters' ministries of education, faith formation, outreach, and service.

"I think it's important for people to offer a legacy to sustain the Sisters and the service that they're providing all over the world," she reflected.

Her commitment reflects her own lifetime of service. Together, Aileen and Earl, her late husband of more than sixty years, devoted themselves to parish life in Folsom, California, at St. John the Baptist Catholic Church. Among their many contributions was creating an after-Mass gathering that brought parishioners together for coffee, conversation, and connection for more than twenty-five years.

"People started coming. They wanted that sense of

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belonging and to know other people," she said.

Creating opportunities for people to feel welcomed, valued, and loved became a hallmark of Aileen's life.

One experience especially reinforced that belief. While working in a mental health institution during graduate school, Aileen made a point of greeting a patient who didn't speak. A simple hello and a gentle touch on the arm became part of her daily routine. One day, staff members informed her that the patient had begun speaking again after years of silence.

"A little touch, a little love, the impact it can have is so significant," Aileen said.

She has carried that throughout her life: every person matters, every act of kindness matters, and each of us has the power to make a difference.

When asked what she hopes others may remember about her, she smiled and echoed St. Paul's words: "'God is good. I ran the race. I fought the fight. I kept the faith.'" She adds, "It is in giving that we receive."

Through her support of the Sisters of Notre Dame de Namur, that legacy of faith, love, and giving will continue for generations to come.



Aileen pictured with her son, Greg, and her daughter, Elaine.

Making the Most of Your Year-End Giving

As the year begins to draw to a close, many of us find ourselves reflecting on what matters most. The people we cherish, the causes we believe in, and the missions that inspire us. This season also offers an opportunity to think about how your generosity can make a meaningful difference in strengthening the mission of the Sisters of Notre Dame de Namur. Thoughtful planning before December 31 can help ensure your generosity creates the greatest impact possible while supporting your own charitable goals.

Start with Your Year-End Financial Picture

Before the holiday season gets too busy, it can be helpful to take a moment to review your income and any gains from investments this year. If your income is higher than expected, or if you have sold appreciated assets, a charitable gift may help reduce your tax burden while supporting the Sisters of Notre Dame de Namur. If your charitable gifts and other deductions are close to the standard deduction, you might consider a "bunching" strategy, that is, making a larger gift this year so you can itemize, and then taking the standard deduction in a future year.

Every financial situation is unique, so a conversation with your financial advisor can help you determine the approach that best aligns with your goals and your desire to make a meaningful impact.

Consider Giving Appreciated Securities

Donating stocks or mutual funds that have increased in value can be an effective way to give. In many cases, you may receive a charitable deduction based on the full value of the asset and avoid paying capital gains tax on the appreciation.

Because transfers of this nature can take several days to process due to bank and office closures, we encourage you to begin well before year-end. We recommend initiating transfers by December 15 to ensure completion by year-end. For year end purposes, a stock gift is complete when shares are received in the Sisters of Notre Dame de Namur's brokerage account— not when the transfer request is submitted.

A Year-End Checklist

As you prepare for year-end giving, you may find it helpful to:

☐ Review your financial and tax situation for the year.

☐ Identify assets that may be well-suited for charitable giving.

☐ Begin any transfers early to avoid delays.

☐ Keep records of your gifts for tax purposes. Please reach out to us if you need a copy of a gift acknowledgment letter from this year.

☐ Consider whether a Qualified Charitable Distribution (QCD) is right for you.



Notre Dame High School for Girls, Chicago's Class of 1957 graduates Sr. Mary Jeanne Hayes, SNDdeN, Geraldine (Andriacchi) Mack, Sr. Ann Fanella, SNDdeN, and Marcia (Podlin) Marshall reunited at the 2026 Our Lady of the Window Society Luncheon in Chicagoland. Their enduring connection is a beautiful reflection of the lifelong bonds formed through a Notre Dame education.

Understanding Qualified Charitable Distributions (QCDs)

What is a QCD?

A Qualified Charitable Distribution (QCD) allows you to transfer funds directly from your Individual Retirement Account (IRA) to a qualified charity. Because the gift is made directly from your IRA custodian to the organization, it can count toward your required minimum distribution (RMD) for the year, if applicable.

Why donors are choosing this giving option

For those who qualify, a QCD can be a wise and efficient way to give. Many donors appreciate this option because it may:

- Help satisfy required minimum distributions (RMD) from an IRA.
- Reduce adjusted gross income (AGI), which can lower overall tax exposure.
- Potentially reduce taxes on Social Security benefits or even Medicare-related costs.
- Provide a straightforward way to support and make a charitable gift to the Sisters of Notre Dame de Namur.

Unlike some other charitable gifts, this approach may allow you to benefit from tax advantages even if you do not itemize deductions.

Who is eligible?

You may consider a QCD if:

- You are age 70½ or older.
- You have funds in an IRA and are planning withdrawals.
- You would like to support charitable causes in a tax-efficient way.

Certain types of IRAs including Traditional, Rollover, and Inherited IRAs may be eligible for QCDs. However, employer-sponsored plans such as 401(k)s or 403(b)s or Donor Advised Funds (DAFs) are not eligible.

Important guidelines to keep in mind:

- The transfer must be made directly from your IRA custodian to the Sisters of Notre Dame de Namur.
- The gift must be completed by December 31 to count for the current year. We recommend beginning this process early to ensure that the transfer completes by year-end.
- If funds are first distributed to you and then donated, they will generally be treated as taxable income and will not qualify as a qualified charitable distribution.
- There is an annual limit on how much can be given through QCDs in a single year. For tax year 2026, the maximum QCD limit is $111,000 per person.

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Creating an estate plan is the best way to ensure that your personal and financial goals are achieved for the benefit of your family and the charitable causes that are important to you. We stand ready to explore how a charitable gift in your estate plan can be beneficial to you and help secure the future of the Sisters of Notre Dame de Namur.

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Individuals aged 70 ½ or older can directly transfer this amount from their IRA to a qualified charity, satisfying required minimum distributions (RMD) without increasing taxable income. Married couples filing jointly can each contribute up to $111,000 from their respective IRAs for a total of $222,000.

- While QCD amounts are typically not included in taxable income, they also cannot be claimed as a charitable deduction.
- Your IRA custodian will report the distribution, so it's important to ensure it is properly recorded on your tax return.

Making an impact through your giving

A QCD provides a simple and meaningful way to support the Sisters of Notre Dame de Namur while being mindful of your overall financial plans. Your generosity helps sustain and strengthen the mission in ways that truly matter. If, after consulting with your financial advisor, this approach is right for you, we would be glad to assist and work alongside your advisor to ensure your gift is completed with ease.

We're here to help

If you are considering a QCD, we would be glad to assist you. Please contact us to receive a resource sheet you can share with your financial advisor as you plan your gift in support of the mission of the Sisters of Notre Dame de Namur. Or, simply scan the QR code below to download the QCD form, which you can then share with your financial advisor as you plan your gift.

https://bit.ly/qcdform

Important year-end deadlines

- **Checks by mail:** Typically count for 2026 if postmarked by December 31 and made payable to Sisters of Notre Dame de Namur. However, a recent postal policy change may impact year-end giving. As of December 24, 2025, the U.S. Postal Service postmarks now reflect when mail is processed rather than when it is sent. Because charitable gifts are dated by the postmark for tax purposes, a check mailed on December 31 could receive a January postmark and be credited to the following tax year. To ensure your gift is credited in the intended year, we encourage you to mail early or give securely online at https://bit.ly/snddendonation.
- **Credit/debit card gifts:** Count in 2026 if the charge posts to your account by December 31, 2026.
- **Securities:** A gift is complete when the shares are received in the Sisters of Notre Dame de Namur's brokerage account.
- **Qualified Charitable Distributions (QCDs):** Must be received by December 31 to count for 2026.
- **Donor Advised Fund contributions:** Contributions to your Donor Advised Fund (DAF) by December 31, 2026 are deductible for this year; Grants made from your DAF do not create an additional tax deduction.
- **Employer matches:** Check your company's matching gift deadlines, as some follow a fiscal year rather than the calendar year. Submitting your request on time can help maximize your impact.

Legal Name:

The Sisters of Notre Dame de Namur, Ohio Province

AKA St. Mary's Educational Institute at Cincinnati OH

Tax ID: 31-6036086

The purpose of this publication is solely educational, namely to provide general gift, estate, financial planning and related information. It is not intended as legal, accounting or other professional advice, and you should not rely on it as such. For assistance in planning charitable gifts with tax and other implications, the services of appropriate and qualified advisors should be obtained. Consult an attorney for advice if your plans require revision of a will or other legal document. Consult a tax and/or accounting specialist for advice regarding tax- and accounting-related matters.

Please tear below on perforated edge and return in the enclosed envelope.

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https://bit.ly/plannedgiving2026

Sisters of Notre Dame de Namur, Ohio Province
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A reply envelope is enclosed for your convenience. Your response helps us better understand your wishes and ensures we communicate with you appropriately. Regardless of your estate plans or communication preferences, you remain in the prayers of the Sisters of Notre Dame de Namur. Please return this response card to us at your convenience, or scan the QR code to reply.

- ☐ I/We have included the Sisters of Notre Dame de Namur in my/our estate plans.
- ☐ I/We would like more information about including the Sisters of Notre Dame de Namur in my/our estate plans or planned giving opportunities. Please contact me/us.
- ☐ I/We have not included the Sisters of Notre Dame de Namur in my/our estate plans and do not intend to do so.
- ☐ Please remove me/us from future *Your Legacy* newsletter mailings.

Name _____

Address _____ Phone _____ Email _____