# HIGHER GIFT ANNUITY RATES MEAN HIGHER INCOME

*Take a fresh look at this popular giving tool*

IMPROVING LIVES.
CURING
TYPE 1
DIABETES.

A NEWSLETTER FOR FRIENDS OF JDRF

Supporting JDRF via a Charitable Gift Annuity (CGA) has long been a popular option for supporters wishing to secure a lifetime income stream while helping fund better treatments and a cure for people living with type 1 diabetes (T1D). Now this giving vehicle has become even more attractive.

For the first time since 2010, the American Council on Gift Annuities (ACGA) has increased its suggested maximum gift annuity rates. *(See table below.)*

As a result, this is a wonderful time to

> **A charitable gift annuity can be created with a gift of $10,000 or more.**

secure an additional source of stable income at a high payout rate while also helping to work toward a world without T1D.

### How It Works
A gift annuity is an agreement whereby you make a gift to JDRF of either cash or securities worth $10,000 or more. In return, we agree to make fixed payments to you for life. Rates are determined by your age on the date the gift annuity is established.

When the contract ends, we use the balance of the gift annuity to accelerate life-changing breakthroughs to cure, prevent and treat T1D and its complications.

### Benefits to You
Besides a lifetime income stream for up to two individuals, you may enjoy these other benefits:

- An immediate tax deduction for a portion of your gift
- Avoidance and deferral of capital-gains tax if funded with appreciated securities
- Tax-free income (on a portion of your payments)

### We're Here to Help
For a personalized, no-obligation summary of how a charitable gift annuity would work for you, please return the enclosed reply card or contact:

Alan Berkowitz
JDRF National Director, Planned Giving
877-533-4483 (toll-free)
aberkowitz@jdrf.org

## GIFT ANNUITY RATES

| Age | Annuity Rate (%) |
|-----|------------------|
| 60  | 4.7 |
| 65  | 5.1 |
| 70  | 5.6 |
| 75  | 6.2 |
| 80  | 7.3 |
| 85  | 8.3 |
| 90+ | 9.5 |

*These are one-life rates as of July 2018. Gift annuity rates are determined by your age on the date the gift is established as of your closest birthday.*

## JDRF PARTNERING WITH THE MARY TYLER MOORE & S. ROBERT LEVINE, MD CHARITABLE FOUNDATION

*Research "moonshot" aims to restore vision in people with T1D*

Actress Mary Tyler Moore was beloved for the iconic characters she played on the television sitcoms *The Dick Van Dyke Show* and *The Mary Tyler Moore Show.* But to many with type 1 diabetes (T1D), her greatest role was as an advocate for T1D research and a friend to JDRF.

Now Mary's legacy is inspiring an ambitious new initiative aimed at restoring vision in people with significant vision loss due to T1D and transforming the scientific understanding of diabetes-related eye disease.

JDRF and The Mary Tyler Moore & S. Robert Levine, MD Charitable Foundation have begun the **Restoring Vision: A JDRF Moonshot Initiative,** which brings together more than 50 global experts in diabetes-related eye diseases and other disciplines — a team that will advance a research plan resulting in the development of treatments that can reverse the blindness and low vision that results from T1D.



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MTM
THE MARY TYLER MOORE &
S. ROBERT LEVINE, MD CHARITABLE FOUNDATION

This audacious and worthy goal honors Mary's deep commitment and concern for the well-being of individuals and families affected by T1D and its complications.

### A Top Priority for Mary
Mary tirelessly worked to raise awareness about T1D after she was diagnosed in 1970 at age 33. As the International Chairman of JDRF from 1984 until her passing in 2017, the beloved actress became a face for T1D and

> **"Restoring vision means restoring joy."**
> — S. Robert Levine, MD

helped raise billions of dollars for research toward removing the impact of the disease from people's lives.

Meanwhile, like millions, Mary developed T1D-related vision loss and underwent laser therapy, one of the few treatment options currently available. However, laser therapy can burn or destroy part of the retina and result in impaired peripheral, night and color vision — a complication that Mary herself experienced.

Among the range of complications from T1D that Mary faced over her lifetime,