

legacy



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Grandparents' Love Helps **FIGHT DIABETES**

For Lois Gooch and Delmer (Del) and Wanda Weisz, battling type 1 diabetes (T1D) is a family affair.

Their granddaughter, Allison, was 11 when her mother (the Weisz's daughter) noticed she was drinking more water and using the bathroom a lot. A trip to the doctor led to a stay in the hospital and Allison was diagnosed with T1D.

Del was shocked when he heard the news. “I didn't know

diabetes was as bad as it really is,” he said. “I wasn't aware of the continuous, unending battle.”

His wife, Wanda, did know—and that made it worse. “I was devastated,” she said. “I had heard about diabetes and what could happen to people.” The potential complications were even more frightening because Allison loved dance as well as music.

Lois Gooch, Allison's paternal grandmother, was equally upset. She knew that T1D could shorten her beautiful granddaughter's life by as much as a decade.

United to find a cure

Del, Wanda, and Lois wanted to help their granddaughter. That's why they established gift annuities with JDRF to help find a cure.

“It's a win-win situation,” explained Del. “JDRF gets use of the money, I get income and a tax deduction, and people with diabetes will benefit through research.”

Research is critical, because T1D can be hard to manage at the best of times. Add in illness, growth spurts, or even just stress, and the results can be life-threatening. Allison herself has experienced this more than once.

During high school and college, she was always good about testing her blood sugar and taking insulin. Now 24, she's a talented musician who plays the oboe with the Atlanta Concert Band. Yet even though she manages her T1D carefully, she has still suffered blood-sugar emergencies that have landed her in the hospital.

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OR

CONTACT

Alan Berkowitz,
National Director of
Planned Giving, toll-free
at **877.533.4483** or
plannedgiving@jdrf.org
with any questions you
have about extending
your support into
the future.



Help Yourself and JDRF with a Charitable Gift Annuity

Wouldn't it be great if you could donate money to help cure T1D, yet still enjoy a steady income from those funds?

You can—by setting up a charitable gift annuity.

With a charitable gift annuity, you make an irrevocable contribution to JDRF. In return, you receive fixed payments for life. It's a guaranteed source of income you can't outlive. You can set it up to provide income for one or two

people's lifetimes, such as yourself and your spouse, and you may also enjoy tax benefits. A portion of your donation will help JDRF achieve its goal of creating a world without T1D.

The chart below gives you an example of rates and annual payments. To receive a free gift annuity guide, simply return the enclosed reply card in the envelope provided. The minimum age to establish a JDRF gift annuity is 60.

SAMPLE SINGLE-LIFE GIFT ANNUITY RATES*

Age	Rate	Annual Payment for \$10,000 Gift Annuity
60	4.4%	\$440
65	4.7%	\$470
70	5.1%	\$510
75	5.8%	\$580
80	6.8%	\$680
85	7.8%	\$780
90+	9.0%	\$900

Amount of
JDRF annuitants
who have
more than one
charitable gift
annuity:

35%

*Based on current American Council on Gift Annuities rates, effective as of January 1, 2012. Rates are revised periodically.

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New advances offer hope

Challenges like this are the reason JDRF is tackling T1D on multiple fronts. Scientists we fund are working to improve treatments, prevent T1D, and more.

Lois is excited about research on the artificial pancreas. This device, spearheaded by JDRF, automatically monitors blood sugar and delivers insulin as needed. It is already being tested on people in real-world settings. Ultimately, it might protect Allison from any more blood-sugar emergencies.

Del is interested in research on transplants. JDRF-funded scientists are testing drugs to

extend the function of transplanted pancreatic islet cells that are beginning to fail and restore insulin independence in some patients who have had the transplants.

And Wanda? "I just want to find a cure," she said.

The support these caring grandparents have given will help JDRF find a cure—for Allison and everyone with T1D—as soon as possible.

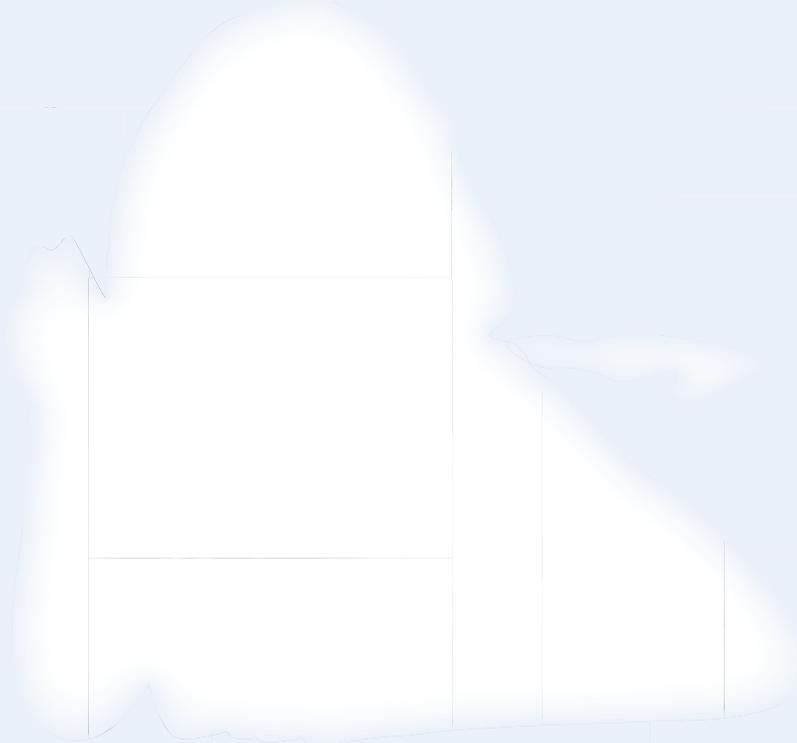
Lois put it very simply: "Diabetes is a scary disease. We really need to conquer it for these kids."

JDRF thanks Lois Gooch and Del and Wanda Weisz for their generosity.

The BETA SOCIETY

When you include JDRF in your estate plans—for example, by making a bequest in your will, setting up a charitable gift annuity, or naming us as a beneficiary of your IRA, 401(k), or other qualified retirement plan—you become a member of our exclusive **BETA Society**.

The **BETA Society** is our way of honoring visionary friends whose support ensures diabetes research will continue until we find a cure. Members receive a distinctive lapel pin, invitations to research updates and lab tours, and an optional listing in JDRF's annual report.



New Device Controls Blood Sugar Automatically



Managing T1D is relentless. People have to constantly balance the amount of insulin they need against how much food they eat, how much exercise they get, and even how much stress they face at work or school.

Few people can manage this balancing act every minute of every day. But an artificial pancreas can.

JDRF is leading the development of the artificial pancreas. This device, which runs on a smartphone, automatically gives a person the right dose of insulin at the right time, helps protect them against T1D's long-term complications, and warns if blood sugar goes too

high or low—even in the middle of the night.

Today, we are closer than ever to seeing an artificial pancreas come to market. A year ago, the U.S. Food and Drug Administration released its final guidelines for device makers to gain approval and commercialize such a system. People now testing the device in the real world find it easy to use and are able to keep their blood sugar in a healthy range.

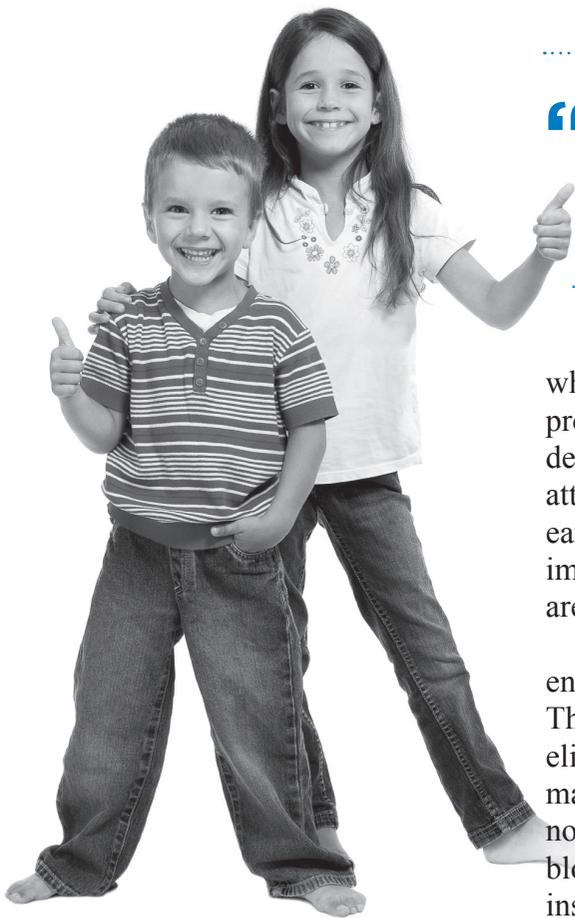
The artificial pancreas has the potential to be one of the biggest advances in diabetes care since the discovery of insulin nearly 100 years ago. Yet even though the first-generation device now being

tested promises to profoundly improve T1D care, more still needs to be done.

JDRF will continue to enhance the artificial pancreas by creating faster-acting types of insulin and including hormones like amylin and glucagon. These advances will help fully automate the system and allow for the most precise blood-sugar control imaginable.

This is one of the many advances JDRF is making thanks to support from caring friends like you. Together, we can create a world without T1D.

*For more information,
watch our video at
www.jdrf.org/artificialpancreas.*



“Teabag” Could Remove Insulin Need for Years

The new cells release insulin when needed, while the barrier protects them from being destroyed by the autoimmune attack. And—unlike those earlier islet transplants—no immunosuppressive drugs are needed.

JDRF is a leader in driving encapsulation research forward. This therapy could nearly eliminate the daily burden of managing T1D. There would be no more need to count carbs, test blood sugar, or take multiple insulin shots a day. People could go about their daily lives for up to 24 months at a time as if they didn't even have T1D.

In the coming years, JDRF will work to help different encapsulation techniques reach the stage of human clinical testing as quickly as possible. This will

help determine which treatments are safest and most effective for people with T1D.

To learn more about this exciting new research, see our video at www.jdrf.org/encapsulation.

Ten years ago, the research community was very excited about controlling T1D by transplanting insulin-producing islet cells.

But there was a downside to this approach: People needed high doses of potentially toxic immunosuppressive drugs to stop the body from attacking the transplanted cells.

JDRF is working on a solution: encapsulation. In this approach, new insulin-producing cells are created and wrapped in a protective “teabag” that is implanted in the body during an outpatient procedure.



CHARITABLE IRA ROLLOVER
Tax-saving opportunity ends 12/31/13

If you're 70-1/2 or older, you can transfer up to \$100,000 from your IRA directly to qualified charities like JDRF without having to pay any federal income taxes on sums withdrawn. It's a great way to support JDRF while helping yourself. Contact us to learn more about implementing your gift.



To learn more about ways to support JDRF, please contact:

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