



### **INSIDE THIS ISSUE**

### Personally Transforming the Future of DIABETES CARE

t's been nine years since Tom Brobson was diagnosed with type 1 diabetes (T1D). Since then, he's transformed his disease into an opportunity to spur forward some of the most exciting advances in the history of diabetes care.

"Being diagnosed with T1D at age 44 felt like part of my life was being taken away," says Tom, who joined JDRF shortly after receiving his diagnosis. "Becoming involved with JDRF was like getting it all back."

Today, Tom is the National Director of Research Investment Opportunities for JDRF and communicates with top investors to garner support for JDRF's pioneering research.

But Tom doesn't just talk about research. He also takes part in human clinical trials, the critical step needed to turn laboratory

Tom Brobson participates in clinical trials "because I want to see a whole progression of advances leave the laboratory and become life-changing therapies for those of us with T1D."

discoveries into life-changing new treatments.

He's been involved since 2007 in several trials of the artificial pancreas – an initiative spearheaded by JDRF. The advances made in a few short years have been staggering.

"In the 2007 trial, I was in a hospital bed with wires running all over the place," Tom says. "We had to have two laptops running the software, my doctor had to check every single step the system

(Continued on Page 3)

### In Memoriam JDRF Co-Founder Passes Away

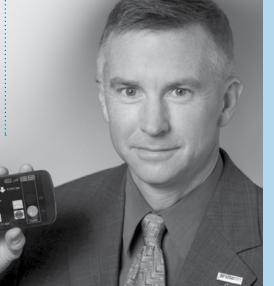
**Carol Lurie** 1928-2013

Carol Lurie passed away on Feb. 15, 2013. She played a vital part in JDRF and its contributions to

type 1 diabetes (T1D) research.

Carol's son Stephen was diagnosed with T1D as a child. In 1970, with her husband, Erwin, and a few devoted parents of children with T1D, she founded JDRF to find a cure. What began from a mother's love is today the world's leading organization dedicated to supporting T1D research.

To see the tribute video and donate to the Carol Lurie Memorial Fund, visit http://jdrf.org/carol/.



"A cure is important to my family because type 1 diabetes changes your whole way of life. It flips your world upside down and I just want everyone to be healthy and live long and prosperous lives."

- Lois-Catherine, aspiring athlete with type 1 diabetes



Consult your tax advisor today to see what the tax changes mean for your bottom line and how to plan accordingly.

### How Will 2013 Tax Laws Affect You and Your Finances?

A Look at What Has Changed Since 2012

he tax landscape looks very different than it did in 2012. How will the tax law changes affect your situation? Here is a summary covering some of what you can expect. Contact your tax advisor for additional details.

Income taxes: For most individuals, the ordinary income tax rates will be the same as last year: 10 percent, 15 percent, 25 percent, 28 percent, 33 percent, or 35 percent. There is a new 39.6 percent rate for individual taxpayers earning more than \$400,000 a year and married couples earning more than \$450,000.

Estate, gift, and generation-skipping taxes: In 2013, these taxes have exemption levels of \$5.25 million. The top tax rates for these taxes rose from 35 percent to 40 percent. The annual gift tax exclusion – the amount you can give to anyone gift tax-free each year – is now \$14,000 (\$28,000 for married couples).

**Itemized deductions:** Itemized deductions are now reduced for individuals with adjusted gross

incomes of \$250,000 or more and \$300,000 or more for married couples.

**Personal exemptions:** In 2013, personal exemptions are limited for individuals earning \$250,000 or more and for married couples earning \$300,000 or more.

Capital gains and qualified dividends rates: The law establishes a new 20 percent rate for those in the 39.6 percent tax bracket.

Medicare surtax: There is a 3.8 percent surtax on investment-type income and gains. This applies for individuals with adjusted gross incomes above \$200,000 (\$250,000 for married couples).

Payroll taxes: In 2013, the Social Security payroll tax increased from 4.2 percent to 6.2 percent, meaning taxpayers will have more withheld from each paycheck.

# Special Donation Opportunity Extended

Are you 701/2 or older? Congress reinstated a law that allows you to move up to \$100,000 law that allows you to move up to \$100,000 from your IRA directly to a qualified charity such as JDRF without having to pay income taxes on the money. Known as the IRA charitable rollover, the money. Known as the IRA charitable rollover, this law has been extended to the end of 2013. Contact us today at (877) 533-4483 or Contact us today at (877) for details.

### Tom Brobson: "Never Doubt We're Changing the World"

(Continued from Page 1) wanted to make, and I couldn't leave the room. In 2012, the laptops were gone and the system was running on a smart phone! This time, we left the hospital and went into the real world."

For three days, the artificial pancreas helped him manage his blood sugar. It worked when he had lunch at a restaurant, when he indulged in an ice cream sundae in the evening, and even when he slept.

"I'm still involved in the big decisions, but it's making all of the little decisions and sweating all the little stuff throughout the day so I don't have to," Tom explains.

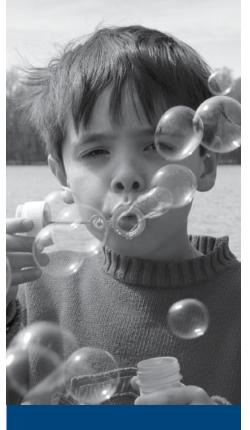
A cure for T1D often seems like something that will happen "someday," he adds. This trial showed him that "someday" is

"today." Even a first-generation device will dramatically improve people's ability to live and thrive with T1D until JDRF finds a biological cure.

Tom has also taken part in a trial of a new glucose-sensing technology. This is another of the many JDRF-funded studies that are focused on curing, better treating, and preventing T1D - allof which are made possible thanks to JDRF's generous supporters.

"I want everyone to know that they should never doubt that JDRF is changing the world," Tom says. "We are."

To learn more about Tom's experience with the artificial pancreas, watch the video at www.jdrf.org/apstrial2012.



## Create A Plan



Contact us today to receive JDRF's Estate Planning Preparation Booklet. This helpful guide includes

valuable information to help you organize your thoughts and plans and make any future decisions easier for your loved ones.



### Is Your Estate Plan Keeping Up With Your Life?

ou have worked a lifetime to acquire your assets; don't allow an out-of-date plan (or the absence of a plan) to undermine the way in which you would like your most valuable possessions distributed.

### **Look Out for These Changes**

There are a number of circumstances that should trigger prompt action to avoid any adverse consequences of an outdated estate plan.

- A significant change in the size of your estate
- Births, deaths, marriages, or divorces
- A move to another state
- Recent tax law changes
- A change in your financial needs
- Retirement
- Minor children no longer living at home
- A desire to use a portion of your estate to support a worthy charitable organization such as JDRF

### 3 Actions You Can Take Today

### CONTACT

Alan Berkowitz toll free at (877) 533-4483 or plannedgiving@jdrf.org to receive your FREE Estate Planning Preparation Booklet.

OR

### **VISIT**

our website at www.planwithjdrf.org to learn about giving options that best fit your goals.

OR

### **MEET**

with your estate planning attorney about implementing tax-saving strategies into your plans.



### Help Cure Type 1 Diabetes While Providing for Your Loved Ones at Home

Remember JDRF in Your Will or Living Trust

n up-to-date estate plan is one of your most effective tools for protecting the security of your loved ones. But did you know that you can also use your estate plans to support our search for ways to cure, treat, and prevent T1D?

When you include a gift to JDRF in your will or living trust, you join a group of instrumental supporters whose donations have made possible some of our most innovative and effective research programs.

### **How It Works**

Your estate planning attorney can help you structure a gift to us so your loved ones will also be taken care of after you're gone. Just a few simple sentences, called bequest language, in your will or living trust are all that is needed. You can give a certain amount of cash, securities, or property, or you can give a percentage amount. If you choose to give us a percentage of what is left of your estate after other beneficiaries have received their share, your gift will remain proportionate to the size of your estate, no matter how it fluctuates. After your lifetime, JDRF will use your gift to continue our T1D research.

Please contact us with any questions or to receive our official bequest language. We're happy to help, with no obligation. You can also visit us online at www.planwithjdrf.org.



"I want to find a cure and better treatments for type I diabetes because I really hate to have to use insulin every time I eat, and I think having to prick my fingers so many times a day is hard to do. I want to be just like any other kid who does not have to worry about carbohydrates and blood sugar."

- Aurora, diagnosed at age 5



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

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Toll Free: (877) 533-4483 Email: plannedgiving@jdrf.org www.planwithjdrf.org