

TAX-WISE GIVING STRATEGIES FOR 2018

You can invest in creating a world without T1D, thanks to these smart and easy strategies that can also benefit you.

Charitable IRA Rollover

Are you 70½ or older and have an IRA? You can support JDRF while lowering your adjusted gross income (AGI). The way it works: You make a direct transfer of IRA assets up to \$100,000 per year to JDRF or other charitable organizations. The sum withdrawn is applied toward your required minimum distribution and is not reported as taxable income. Note that this tax-efficient strategy will benefit you even if you don't itemize your deductions in 2018.



Gift of Appreciated Assets

JDRF supporters can benefit by contributing appreciated securities, either outright or by transferring to a life-income gift. (Learn more at jdrf.org/lifeincomegifts.) You avoid capital gains, and your contribution will be eligible for a charitable income tax deduction (subject to the usual limitations).

Remember, it's always wise to consult with your advisers if you are contemplating a charitable gift.

If you're not already a BETA Society member, please consider including JDRF in your estate plans. Contact Alan Berkowitz toll-free at 877-533-4483 or aberkowitz@jdrf.org with questions or to discuss your plans.

legacy

A NEWSLETTER FOR FRIENDS OF JDRF

SPRING 2018

JDRF IMPROVING LIVES. CURING TYPE 1 DIABETES.

THREE GENERATIONS JOINED BY JDRF

“Our kids know why JDRF is at the top of our list.”

In 2001, Lisa Wallack and her husband, Neil, were devastated when their 5-year-old son, Harris, was diagnosed with type 1 diabetes (T1D). Lisa only had to look to her parents for models of what to do next.

In 1970, Lisa's brother Scott was diagnosed with T1D at the age of 18 months. Lisa remembers her parents checking his glucose levels by squeezing urine from his diaper onto test strips. “We were in the dark ages of monitoring back then,” she recalls.

Lisa's parents, Marilyn and Gerald Fishbone, became longtime JDRF volunteers: Marilyn founded the JDRF New Haven Chapter, and Gerald was the Chairman of JDRF's International Board of Directors (IBOD) in the 1980s and recently retired after 42 years on the IBOD Research Committee. Neil's parents, Joan and Dr. Milton Wallack, are also engaged with JDRF, with Milt serving as past President of the New Haven Chapter. And now, Lisa has followed their example. Today she is the New England Chapter President and



Supporting JDRF is important to the Wallack family. Lisa and Neil are pictured far right with their children: Sydney, Perry and Harris.

a member of the IBOD. A particular passion is growing the BETA Society. With the help of her leadership, 100 percent of the IBOD has named JDRF in their estate plans.

The Wallacks included JDRF in their will after Harris was diagnosed. “It's important to think about legacy giving even when your family is younger,” Lisa says. “Once we had children, we felt it was our

“Management of this disease has become drastically safer and easier, and we want to ensure that progress continues.”

responsibility. If you already have a will, it's simple to amend, and there are other easy options such as updating a beneficiary form, for a Donor Advised Fund (DAF), IRA 401(k) or life insurance policy, to include JDRF.”

She adds that as children grow, there is an opportunity to discuss your family's values.

“My parents talked about being involved and giving back,” she says. “Besides our membership in the BETA Society, we support and fundraise for JDRF's Walk and Gala, and Neil participates in JDRF Rides and the Boston Marathon. Our kids know why JDRF is at the top of our list.”

Continued inside ...

Three Generations continued ...

Lisa points to the direct impact of JDRF's work on their family. "I saw how hard it was to manage T1D when my brother couldn't regulate his blood sugar or receive insulin with any automation," she says. "Now my son is benefiting from the first hybrid, closed-loop insulin pump system in the U.S. — technology made possible through JDRF-funded research and advocacy efforts. Management of this disease has become drastically safer and easier, and we want to ensure that progress continues."

Today, Scott, 49, is a commercial real estate executive and father of three. Harris, 21, is a senior

in college. They both volunteer at their local JDRF chapters.

"Certainly, we hope there's a cure for T1D in our lifetime," says Lisa. "But we want to do our part to ensure JDRF will have the resources needed to continue to drive progress as long as anyone is impacted by T1D."

Please return the enclosed reply card to request JDRF's estate planning form, which will help you organize the information needed to update your plans.

NAVIGATE T1D HEALTH INSURANCE CHALLENGES

Selecting a health insurance plan that covers essential supplies and medications for T1D ensures people living with T1D have the tools they need to stay healthy and thrive. The **Type 1 Diabetes Health Insurance Guide** can help people living with T1D choose an insurance plan and navigate common issues that arise in getting care and treatments covered.

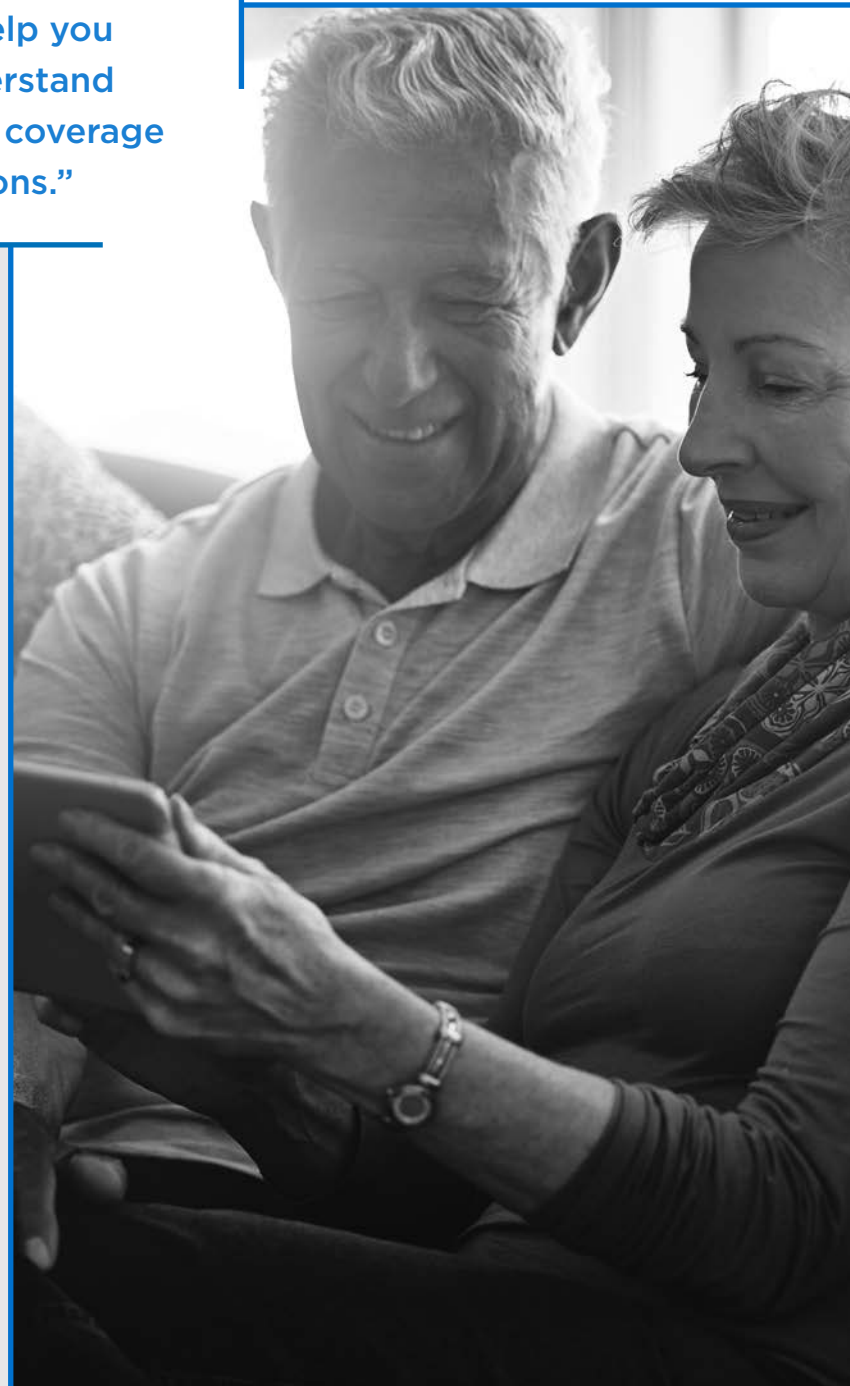
Topics covered include:

- How to choose an insurance plan
- Understanding prior authorizations
- Understanding common insulin, insulin pump, CGM and test strip issues
- How to apply for an exception
- Understanding insurance denials and appeals
- Working with employers

"While JDRF's research efforts to cure, prevent and treat type 1 diabetes and its complications are vital, it's also our job to help people access and afford breakthrough treatments," says Cynthia Rice, JDRF Senior Vice President of Advocacy and Policy. The guide provides resources to deal with common reimbursement challenges. "Nothing should prevent access to the tools needed to live and manage this disease every minute of every day," Rice adds. "JDRF is here to help you understand your coverage options."

Return the enclosed reply slip to request a copy of the guide or view it at jdrf.org/insurance.

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BIG NEWS! CONGRESS PASSED A TWO-YEAR RENEWAL OF THE SPECIAL DIABETES PROGRAM

Funding the Special Diabetes Program (SDP) is a major victory for the type 1 diabetes (T1D) community, securing a total of \$300 million in new funding for T1D research.

This success was the result of 18 months of hard work. Together, we have advocated on Capitol Hill and held hundreds of meetings with members of Congress in our home districts, all to convey the importance of the SDP to our legislators. This renewal shows they heard us loud and clear! Together, we have ensured that the SDP will continue to fund the most promising research, leading to life-changing breakthroughs and advances that will move us closer to a cure for T1D.

Thank you for helping this become a reality for everyone impacted by T1D. We appreciate your tremendous support!

NEW TAX LAW

You care about helping people facing life with T1D. We understand that through your JDRF support you want to continue to drive life-changing T1D breakthroughs for the 1.25 million Americans living with T1D. We want to help you do so in ways that help you accomplish both your charitable and financial goals.

This year brings tax changes. If you would like to receive more information, please use the enclosed reply slip to order our donor guide to the **Tax Cuts and Jobs Act of 2017**.

