

JDRF LAUNCHES GLOBAL LEGACY CHALLENGE

Magnify Your Generosity

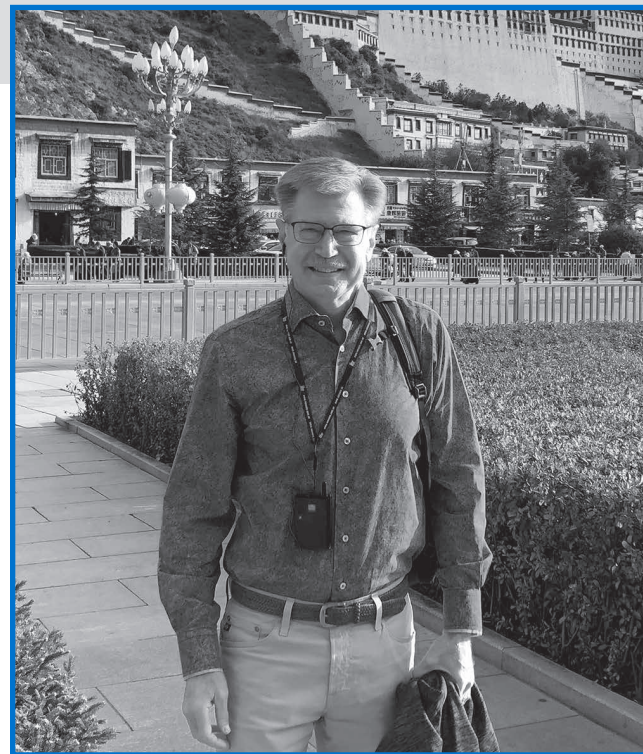
The JDRF Global Legacy Challenge offers the opportunity to maximize support for the most promising research in the world. Confirm that JDRF is in your estate plans by June 30, 2019, and one of our generous sponsors will honor your commitment by donating \$1,000 to JDRF.

In partnership with our international affiliate partners, JDRF is participating in the Global Legacy Challenge, an effort to achieve our shared vision of a world without T1D. As a Global Legacy Challenge Sponsor, Mike Lee is excited to help magnify the impact of legacy gifts made toward this effort.

It's a bold undertaking, but Mike has never let obstacles hold him back. Diagnosed with T1D at age 31, he has worked in more than 20 countries during his career. As a JDRF volunteer leader, he has partnered with all of JDRF's global network affiliates.

"JDRF gave me a wonderful opportunity to make a difference on a global scale," Mike says. "Knowing that my support of the Global Legacy Challenge will inspire others around the world to include JDRF in their estate plans is an incredible feeling. Estate gifts will provide critically needed fuel for JDRF-funded research beyond what we're generating today."

Including JDRF in an estate plan can be simple and flexible, allowing you to provide for your needs while also helping ensure JDRF achieves its vision of a world without T1D. You'll



also be invited to join the JDRF BETA Society, our exclusive community of donors who have made a lasting commitment to T1D research by naming JDRF in their estate plans.

Mike knows how satisfying it is to make a lasting gift to JDRF. "My family views our bequests to JDRF as an 'and' opportunity. We can support JDRF now through our current giving and support future breakthroughs through our estate gifts. We need to make a difference now AND a difference for future generations."

Please return the enclosed reply card to request information about making a lasting commitment to JDRF — or to let us know if you already have JDRF in your plans. You can also contact our Office of Planned Giving by phone (toll free 877-533-4483) or email (plannedgiving@jdrf.org). Learn more: jdrf.org/legacychallenge.

legacy

A NEWSLETTER FOR FRIENDS OF JDRF

SPRING 2019



YOUR GIFTS MAKE BREAKTHROUGHS POSSIBLE

Studying the Human Pancreas Is Leading to New T1D Discoveries

We all want a world without type 1 diabetes (T1D). The fact is, to find life-changing results for people all over the world living with T1D, we need to study the human pancreas.

That's why JDRF organized and dedicated significant funding to the Network for Pancreatic Organ Donors with Diabetes (nPOD). nPOD is both a collaborative network of scientists and the world's largest bank of pancreatic tissue and data about the pancreas. By giving researchers around the globe access

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to these resources, nPOD facilitates collaboration on the scientific questions that will one day lead to a cure for T1D.

April is National Donate Life Month, a perfect time to share some of what nPOD researchers have discovered,

thanks to the generosity of organ and tissue donors — as well as gifts from JDRF friends like you:

Dysfunctional Insulin Production

At diagnosis, people are often told that almost all of their beta cells have been destroyed. But nPOD scientists have found that sometimes as much as 50 percent of beta cells remain — they just aren't functioning properly. Through targeted therapies at diagnosis, these remaining beta cells could possibly be restored and able to produce insulin.

T1D Diagnosis

Children diagnosed with T1D under age 7 often develop a more aggressive form of diabetes, losing significantly more beta cells than those diagnosed as teenagers. These findings could open doors to new and different treatments, depending on the age of diagnosis.

Do you have, or are you at risk of developing, T1D? You can indicate your interest in becoming an nPOD organ donor here: www.jdrfnpod.org/about/organ-donor-registration.



Shrinking Pancreas

We now understand that the pancreas is one-third to one-half smaller in people with established T1D than in similar people without T1D. This is a mystery because beta cells comprise only 1 to 2 percent of the pancreas — which means other parts of the organ must be impacted by T1D. nPOD's exploration of this may hold the key to the cause of T1D, ways of predicting individuals at higher risk of getting T1D and, ultimately, a cure.

These are results from just some of the more than 250 ongoing nPOD studies! Every dollar we are able to direct toward this critical research comes from donors like you.

JDRF SUPPORTERS WITH A UNIQUE BOND

Tragedy Leads to a Shared Commitment to T1D Research

Maureen Templeton-Adams and Carelle Karimimanesh are both passionate JDRF supporters who have included support for JDRF in each of their estate plans — making a lasting gift to support research that moves us closer to a cure for T1D.

But their unique story began with another kind of gift.

In 2007, at the age of 55, Maureen was experiencing complications related to having T1D for 44 years. Her best chance for survival was a transplant — a new pancreas and kidney. That year, she received both organs from a donor who died in a car accident. That donor was Carelle’s 27-year-old daughter, Naiyareh — known as “Nai” by family and friends. She had just begun a promising career as an attorney.

Nai had signed up to be an organ donor when she got her driver’s license at age 16. So despite their pain when they learned of her accident, Carelle and her (now late) husband, Mahmood, gave permission for their daughter’s organs and tissues be donated, saving the lives of Maureen and another woman.

For Maureen, the transplant was life-changing. “I was insulin-free the day after. Although I still deal with complications from years past, I’m healthy and happy,” she says.

In time, Maureen and Carelle agreed to meet in person, and they’ve been friends and allies in the fight against T1D ever since. In 2009, Carelle joined Maureen and her husband, Lee, for the 2009 Atlanta JDRF One Walk®, and the “Maureen and Naiyareh’s Dream Team” has since raised funds each year — a total of more than \$60,000 toward T1D research.

“Now I see more people with T1D who are living a better life than I did. I have more hope for them — that they won’t go through what I have. JDRF has given hope to everyone.”

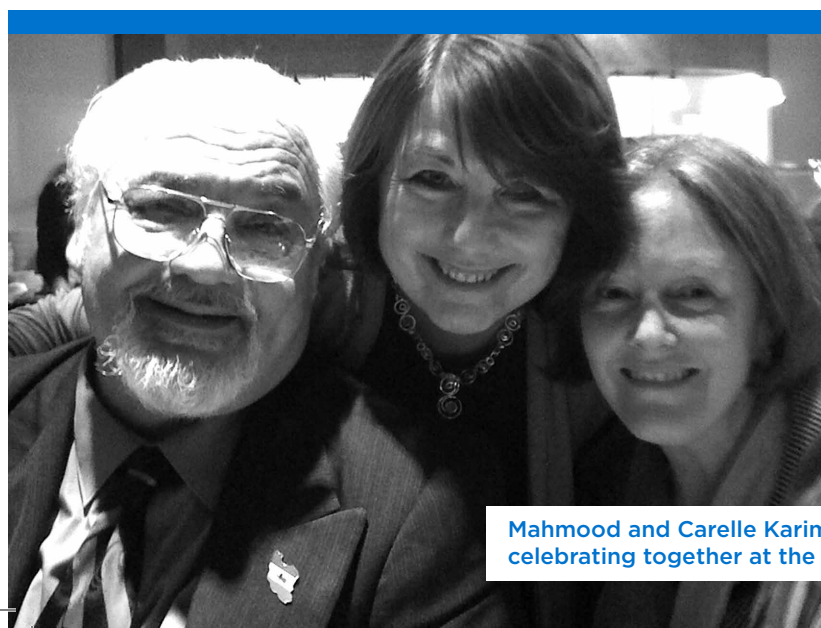
— Maureen Templeton-Adams

After the transplant, Maureen and Lee included JDRF in their estate plan and also made JDRF the beneficiary of their four individual retirement accounts (IRAs). “By donating directly out of our IRA, the bulk of what was invested will go toward T1D research, rather than be subject to taxation,” Lee says.

The couple know that their gift will have lasting impact. Maureen says, “Now I see more people with T1D who are living a better life than I did. I have more hope for them — that they won’t go through what I have. JDRF has given hope to everyone.”

Likewise, when Carelle updated her estate plan in 2016, she named JDRF as the beneficiary of her IRA funds and also established a bequest to JDRF in her will.

“Losing Nai was an insurmountable experience,” Carelle says. “By partnering with JDRF, I’m trying to improve on her gift to Maureen and support T1D research through my estate plan, while continuing to elevate Nai’s story.”



Mahmood and Carelle Karimimanesh (left and right) with Maureen Templeton-Adams (middle) celebrating together at the 2009 Atlanta JDRF One Walk® Awards event.

THREE EASY WAYS TO ADD JDRF TO YOUR ESTATE PLANS

No matter how you have supported JDRF in the past, you may have wondered about making a long-term gift to ensure that T1D research continues until a cure is found. Many like you have found tremendous satisfaction in making plans to donate a portion of their estate to JDRF.

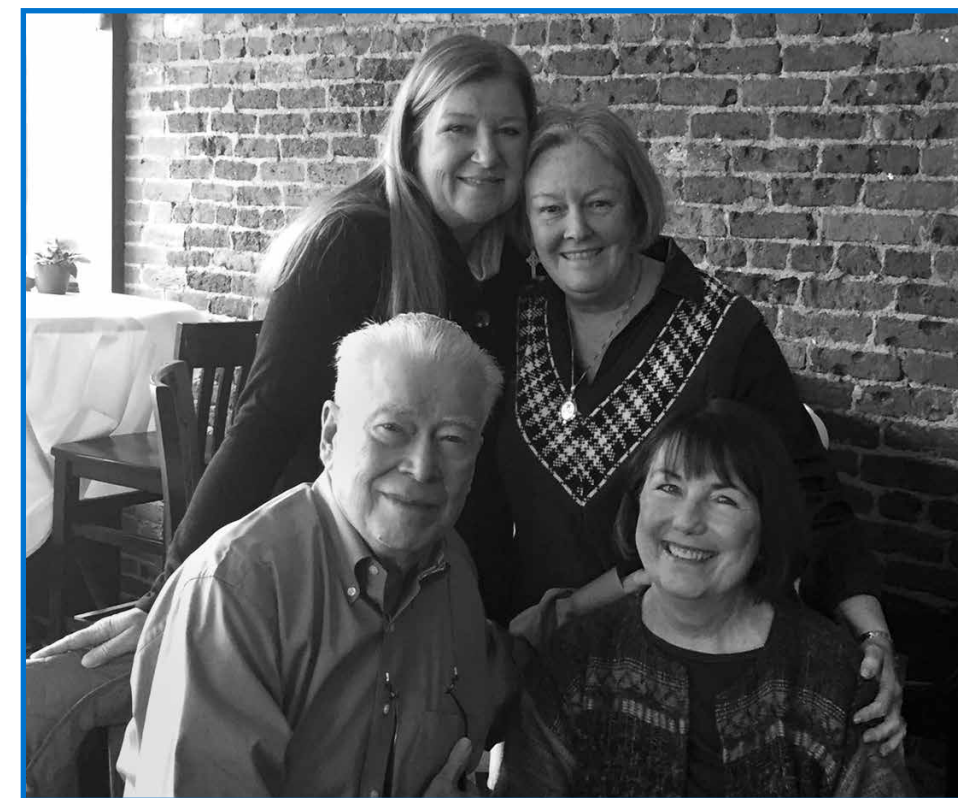
Here are **three ways** to make your commitment to JDRF last. Some provide generous income and tax benefits. You can choose the one that best suits your needs:

1 Include JDRF in your living trust/will

Your will or living trust can include a gift to JDRF. Provide your attorney with a few sentences such as: “I give and devise to JDRF, a nonprofit organization with headquarters in New York, NY, the sum of \$_____ or _____ percent of the rest, residue and remainder of my estate for its general purposes (or for the support of diabetes research).”

2 Establish a charitable gift annuity

Make a gift that provides you with income for life — and will support revolutionary T1D research. You can fund your gift with cash or appreciated securities. You may be eligible for an income tax deduction and will receive fixed quarterly payments at an attractive rate for the remainder of your lives. Please contact JDRF’s Planned



Lee and Maureen (seated left and right), as well as Carelle (standing on right), have found it gratifying to make JDRF the beneficiary of their IRAs.

Giving department to request a sample proposal.

3 Make JDRF a beneficiary

Update your beneficiary designation form provided by your insurer or retirement plan administrator to name JDRF as a beneficiary:

Retirement Savings Plans

Your planned gift can make a huge impact on T1D research. That’s because JDRF is a tax-exempt nonprofit organization.

Instead of being taxed upon withdrawal, every dime of the retirement assets you donate to JDRF will help fund research for a cure, prevention and better treatments.

Life Insurance Policies

Life insurance is a way to safeguard your loved ones. But later in life, you may be in the position to change your beneficiary to JDRF. We’d be honored to carry on your legacy as an avid T1D research supporter.

To learn more about these and other giving options, please visit jdrf.org/plannedgiving or return the enclosed reply card.