



The Cornerstone of the HHT Community

LEAVING A LEGACY



Our Journey Starts With You

Your Generosity Can Last a Lifetime

As your appreciation for our work grows, you may be looking for ways to make an impact for Cure HHT. Here are three ways to help by naming Cure HHT a beneficiary of:

1 Retirement plan assets. When you leave your retirement plan assets to an individual, that person will be subject to income taxes when a distribution is made from the account. But a tax-exempt organization such as Cure HHT can inherit the assets without paying taxes.

Why it's smart: Your most heavily taxed assets become tax-free while making a difference in the lives of people living with HHT.

2 A life insurance policy. Your need for life insurance most likely declines with age, increasing its popularity as a charitable gift.

Why it's smart: Cure HHT receives a generous gift in the future without you giving up assets today. You can also adjust your plans at any time.

3 A bank account. Most states allow you to designate loved ones and favorite causes to benefit from your bank account after your passing. For Cure HHT to benefit from your account, you must place a designation on the account to make it payable* to us.

Why it's smart: You can continue using the money in the accounts. The option also avoids legal hassles and provides Cure HHT with more resources for the future.

*State law governs payable-on-death accounts. Please consult with your bank representative or investment advisor if you are considering this gift.

▲ HHT, a disorder of the blood vessels that can be passed down through generations, affects 1 in 5,000 people. While treatments are available, this multi-generational disease forever changes the lives of families like the Chapmans, above.

Cure HHT is the only organization in North America providing education and advocacy for HHT. Your gifts make it possible to bring physicians and scientists together to transform how the disease is treated and will be cured. To learn more about your giving options, contact the Office of Philanthropy at (410) 357-9932.

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◀ Charles Abbott, pictured in the center with four generations of his family, has suffered catastrophic losses due to HHT. He lives with the genetic disorder, and his oldest son, Stephen, passed away from its effects at age 38. His daughter, Patricia, also died from HHT complications, losing her unborn child.

"I remember coming home to learn of her death, and collapsing on the couch in sorrow and asking the question, 'Will it be all of our children?'" Charles said.

A Personal Approach to Giving

Support the Causes You Care About Through Your Will

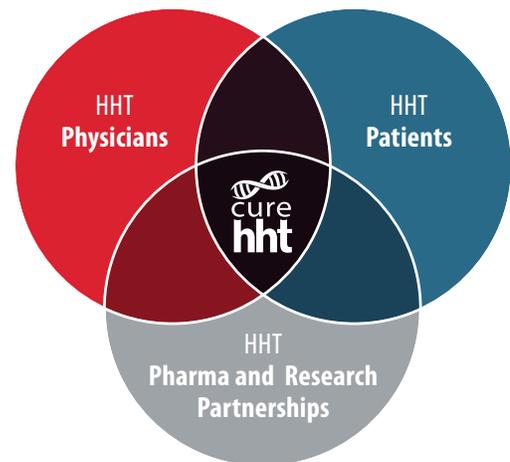
Many people consider a gift in their wills to be the perfect way to recognize a program close to their hearts. It's an easy way to support the work of Cure HHT in the future without using any of your assets today.

There are two special features that make this a popular type of gift:

1 Flexibility. A gift in your will lets you balance your philanthropic goals with the future needs of your loved ones. Because you aren't parting with assets today, you don't have to worry about living expenses and future medical costs should you need the assets during your lifetime. Plus, you can change your mind at any time.

2 Versatility. You can give a percentage of your estate to Cure HHT. Most people can't predict the exact size of their final estate; therefore, making a gift by percentage amount can be a more effective means of dividing it. This allows you to benefit loved ones and Cure HHT in proportion.

CORNERSTONE OF THE HHT COMMUNITY



Customize Your Gift to Cure HHT

We can help tailor your gift to fit your circumstances and accomplish your charitable goals. Your gift can reflect your personal wishes and provide the satisfaction of helping Cure HHT in the future. Call the Office of Philanthropy at (410) 357-9932 for sample language you can use to provide a gift in your will.

[Q&A]

Is a Charitable Gift Annuity Right for You?

If you would like to make a donation to Cure HHT and are interested in supplementing your income, consider a charitable gift annuity.

Q. How does a charitable gift annuity work?

A. You give cash or securities to Cure HHT in exchange for a contract that obligates us to pay a fixed amount for life to you alone, or to you and another person you select. What's left of your gift after the lifetimes of the people receiving payments helps support our mission.

Q. How are the payment amounts determined?

A. The annual rate of your payment is based on your age at the time of the gift. The older you are, the higher your gift annuity rate. Payment rates are locked in for the duration of the gift annuity.

LEVERAGING YOUR INVESTMENT

33:1

For every \$1 Cure HHT invested in two recent research projects, the HHT community received **an additional \$33 in research funds**. We leveraged \$1.3 million in grant funding for research and education to create an additional \$6 million from U.S. and European funding agencies.

Q. What are my tax benefits for making this type of donation?

A. You qualify for a sizable charitable income tax deduction (when you itemize) in the year you set up the gift annuity. In addition, each year a portion of your payment is income tax-free, until you reach your anticipated life expectancy. Plus, part of your payments may be taxed at a lower capital gains tax rate.

For more information about charitable gift annuities, contact Cure HHT or your tax planning professional.



A Preview of Your Benefits

For One Life

Age	Rate	Gift Annuity Payment	Charitable Deduction*
65	4.7%	\$470	\$3,548
70	5.1%	\$510	\$4,152
75	5.8%	\$580	\$4,626
80	6.8%	\$680	\$5,065
85	7.8%	\$780	\$5,699
90+	9.0%	\$900	\$6,328

For Two Lives

Ages	Rate	Gift Annuity Payment	Charitable Deduction*
65/70	4.4%	\$440	\$2,976
70/75	4.8%	\$480	\$3,522
75/80	5.3%	\$530	\$4,140
80/85	6.1%	\$610	\$4,651
85/90	7.3%	\$730	\$5,082
90/95+	8.8%	\$880	\$5,572

*Assumes a \$10,000 gift. Based on annual payments and a 2.4 percent charitable midterm federal rate. Deductions vary based on income earned. Rates in effect at time of publication. These rates change periodically, so please contact us to check on current figures.

CURE HHT

We Are Stronger as a Community

[2015 ACCOMPLISHMENTS]

Our mission is to find a cure for HHT while saving the lives and improving the well-being of individuals and families affected by HHT. Your thoughtful gifts transform the HHT community in many ways:

FIND

- 26 news stories in the U.S. focused on HHT, including The New York Times Magazine.
- Cure HHT experts were invited to speak at or attend rare disease awareness events.
- Updated the Cure HHT story database with 30 unique stories from across the globe.

TREAT

- Expanded HHT Centers of Excellence to 23.
- Launched The University of Pittsburgh, University of Chicago and Mass General Hospital HHT Centers.
- Launched Find a Doctor Physician Directory on **CureHHT.org** for patients and families.
- Conducted 12 webinars using HHT experts.

CURE

- Funded six research grants totaling \$230,000, the largest single investment in our history.
- Funded five Young Research Scholar grants from a record number of 30 applications.
- Supported clinical trials to determine the impact of different drugs on bleeding in HHT patients.
- Hosted the 11th International Scientific Conference, bringing together 220 experts and advocates representing 18 countries.
- Advocated for the HHT Diagnosis and Treatment Act under consideration in the U.S. House of Representatives.

Estate Planning Toolbox

Four Must-Have Resources and Documents

Armed with these four basic resources and documents, you'll be well-prepared to navigate life's inevitable twists and turns.

- 1. An attorney:** Investing in the services of an estate planning attorney will save you immeasurable heartache and expense later. This person's professional experience can prove invaluable as you make crucial decisions.
- 2. A will:** This document ensures that your wishes are carried out at your passing—that your family, friends and favorite charities receive the consideration you intended.
- 3. A durable power of attorney:** If you should lapse into incompetence, this document provides another person with the legal right to make *financial* decisions on your behalf. Structured in many ways, this document is often used to ensure that your business, financial and other important affairs continue in your best interest.
- 4. A health care proxy:** This document names someone to make *health care* decisions on your behalf in the event you are incapacitated.

Start Your Giving Journey Today

Estate planning provides an opportunity to create a legacy that you and your loved ones feel good about. Our FREE guide, **Your Personal Planning Road Map**, breaks the planning journey into simple steps. Simply return the enclosed survey to request your copy today.



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If you wish to be removed from our fundraising mailing list, please contact officeofphilanthropy@curehht.org or (410) 357-9932.