



**LEGACY GIVING**  
YOUR GIFT ADDS TOMORROWS



# Imagine a cure for CF

**YOUR LEGACY GIFT WILL HELP MAKE IT POSSIBLE**

**We will not rest until we find a cure for all people with cystic fibrosis.**

The Cystic Fibrosis Foundation is committed to providing the best possible care today to those with CF while pursuing our ultimate goal of finding a one-time, permanent cure for all people living with CF. Our vision rests on four pillars:

1. Advancing research to find new treatments and a cure.
2. Improving and advancing high-quality, specialized care.
3. Ensuring that patients have access to care.
4. Engaging and enabling people with CF to lead full and productive lives.

Through your gifts today and in the future—the Cystic Fibrosis Foundation will continue to add tomorrows to the lives of those with CF and enable them to live full, productive lives.

Front cover: Jacqui, age 36, who has CF, with her son Ayden

This brochure contains general estate gift information for educational purposes. It does not provide legal or tax advice. For advice or assistance on specific gifts and decisions please consult an attorney or other professional advisors.

For some gifts, you or your attorney may need our address and Tax ID Number:

Tax ID: 13-1930701  
Cystic Fibrosis Foundation, 6931 Arlington Road, Suite 200, Bethesda, MD 20814

## **A GIFT FOR MORE TOMORROWS**

**Throughout our lives, there are moments when we pause to reflect on what we have achieved and what we can achieve. With your legacy gift, you can make a longer life possible for everyone with cystic fibrosis (CF).**

The Cystic Fibrosis Foundation was founded in 1955 by parents of children with cystic fibrosis. At that time, people born with the disease weren't expected to live to attend elementary school. Today, because of our efforts, people with CF are living into their 30s, 40s and beyond, and we have become the world's leader in the search for a cure. Perhaps you, a family member or close friend have been a part of this journey—and we are grateful for your role in getting us to where we are today.

We are all driven by a dream that, one day, not a single person will lose a life, child, sibling, parent or friend to CF. We are committed to funding world-class science that will produce lifesaving new treatments and a cure.

Many of our families, friends and donors join us in this commitment by making a gift or "bequest" to the Cystic Fibrosis Foundation through a will, trust or by beneficiary designation. These gifts, also known as "legacy" gifts, support research, care, community engagement, and educational programs.

Your gift and commitment to a cure can be part of your enduring legacy. And this guide is a starting point in how you can join us in adding more tomorrows.

Thank you for considering a legacy gift to the Cystic Fibrosis Foundation.



By making a legacy gift, Anne is helping to support the Cystic Fibrosis Foundation's mission—finding a cure for CF

## The story behind one legacy gift

My grandson, Graham, has cystic fibrosis and fights every day to maintain his health.

I have been a donor for quite some time, and I have also decided to include the Cystic Fibrosis Foundation in my will and family trust.

The CF cause is very near and dear to all of my family, and it goes beyond that. I have gotten to know many other CF grandparents and families. I discussed this decision with both of my daughters, Kathryn and Anne, who share my passion for charitable giving. I believe the Cystic Fibrosis Foundation is one of the most efficient organizations of its kind and the scientists are making discoveries that will someday lead to the one-time cure.

At a young age, I was taught, "What we keep we lose; only what we give remains our own." I make these gifts in honor of Graham and in the hope of finding a cure for everyone living with CF.

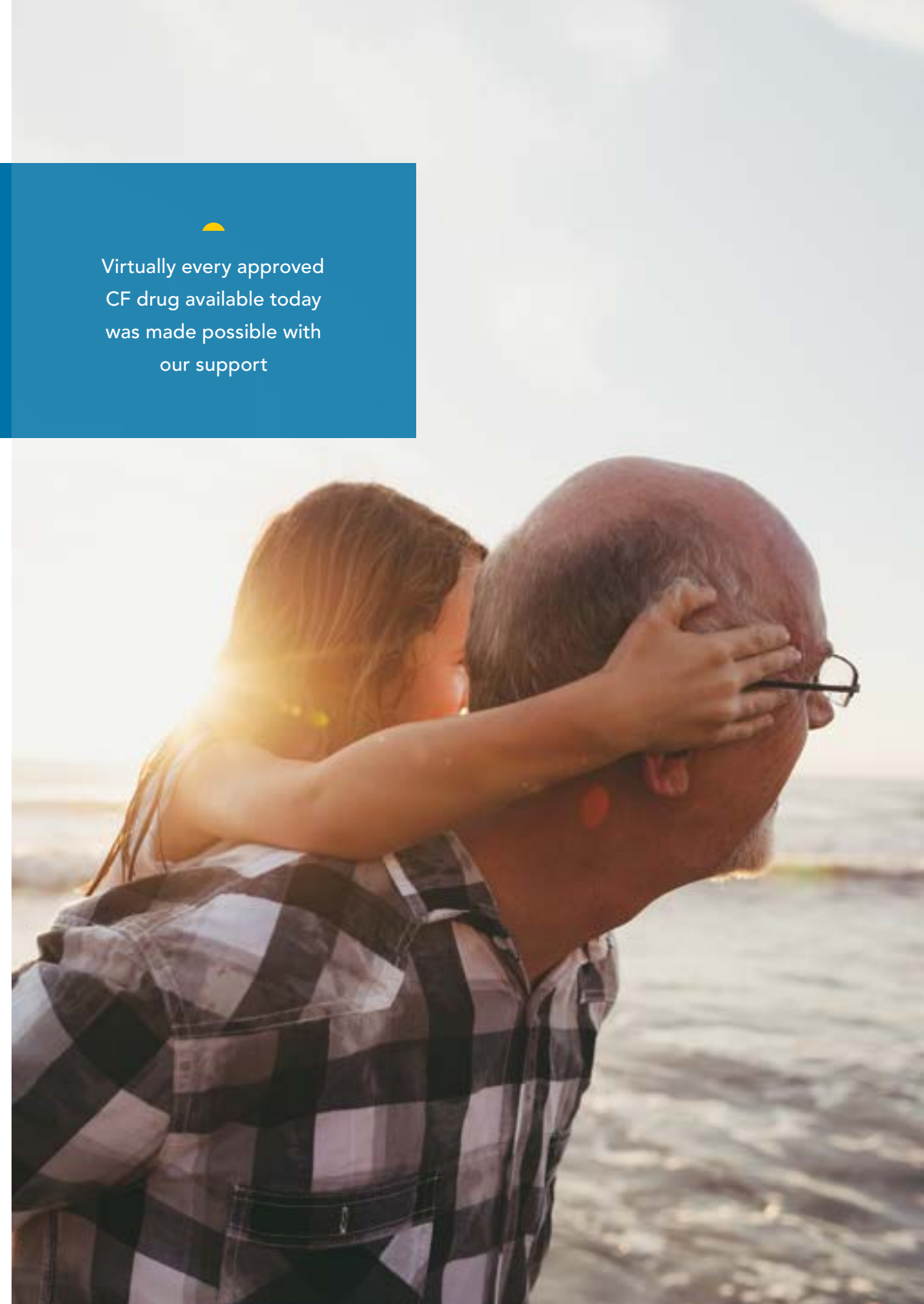
# Your tribute to someone special

Virtually every approved  
CF drug available today  
was made possible with  
our support

## **GIVING IN HONOR OR MEMORY OF SOMEONE YOU LOVE**

Consider naming your estate gift in memory or honor of someone. Your gift can be reflective of your shared joy in life together or in recognition of someone who made a difference. Any legacy giving bequest to the Cystic Fibrosis Foundation can become an enduring tribute to a family member or other loved one.

We would be honored  
to receive a legacy gift  
in memory or tribute  
of someone you love.



# A gift in your will is one of the easiest ways to give

## A SIMPLE SENTENCE COULD TURN INTO THE CURE FOR CF

A gift in your will is one of the simplest ways to support the Cystic Fibrosis Foundation. You can name a specific or actual dollar amount or a percentage of what is left after you leave specific gifts for family and friends.

A bequest or gift in your will has many advantages. Perhaps the most important one is that it allows you to retain your assets until the end of your life—so they're there for you if unexpected family needs, health problems, or other unpredictable life events arise. Many donors prefer this since they can easily change their bequests.

And, for some donors whose estates may be subject to estate taxes, a bequest by will is an effective way to reduce them.

## Benefits

- Your assets remain under your control during your lifetime.
- You can modify your gift if your circumstances change.
- Just a sentence in your will or trust completes your gift.
- You can arrange to provide for loved ones and for the Cystic Fibrosis Foundation.
- Regardless of the size, your gift will help us find a cure for cystic fibrosis.

## What if I've already written my will or trust?

You can amend a will or trust to make a gift without rewriting the entire document. Your attorney can prepare a simple document, called a codicil, which adds a new gift to the Cystic Fibrosis Foundation while reaffirming the other terms of your will. An attorney can also prepare an amendment to a revocable trust to add the Cystic Fibrosis Foundation.

## HOW TO SAY IT—IF YOU HAVE DECIDED TO LEAVE A GIFT IN YOUR WILL

Here is sample language for your will for a specific dollar amount or percentage of your residual assets:

*I give and bequeath to the Cystic Fibrosis Foundation (chapter name if applicable), located in Bethesda, MD, the sum of \$\_\_\_\_\_.*

Or

*I give and bequeath to the Cystic Fibrosis Foundation (chapter name if applicable), located in Bethesda, MD, \_\_\_\_\_ (all or a percentage) of the rest, residual or remainder of my estate.*

## CONTINGENT GIFT LANGUAGE:

*If (insert name) is not living at the time of my death, I bequeath to the Cystic Fibrosis Foundation (chapter name if applicable), located in Bethesda, MD, the sum of \$\_\_\_\_\_ or \_\_\_\_\_ percent of the rest, residual or remainder of my estate.*

# Your IRA can help others reach retirement age and beyond

In 1955, people with CF rarely lived to age 5. Today, because of our efforts, they're living into their 30s, 40s and beyond

## DONATING THROUGH YOUR RETIREMENT ACCOUNT

Estate planning doesn't have to be complicated. In fact, some people may overlook one of the simplest "tax-wise" ways to make a gift to us—designating the Cystic Fibrosis Foundation as the beneficiary of your pension plan, IRA, 401(k) or self-employed plan.

If you leave your IRA, 401(k) or other qualified plan to family members other than your surviving spouse, they will probably need to pay income taxes on your gift. Since the Cystic Fibrosis Foundation is a nonprofit organization, we pay no income or estate taxes. This means that 100% of your designated gift will go toward adding tomorrows and finding a cure for CF. And it's why leaving your retirement assets to the Cystic Fibrosis Foundation may be one of the best ways to support our mission.

Most people are surprised to learn that the beneficiary form—not your will or trust—directs where assets will go after your lifetime. So it's important to take steps to update your beneficiary forms regularly to reflect your life changes and current wishes.

Brandon, age 34, who has CF

| BENEFICIARY               | YOUR HEIRS       | CYSTIC FIBROSIS FOUNDATION |
|---------------------------|------------------|----------------------------|
| Gift Amount               | \$100,000        | \$100,000                  |
| Income Tax (Est. 39.6%)*  | \$ 39,600        | \$0                        |
| <b>Net to Beneficiary</b> | <b>\$ 60,400</b> | <b>\$100,000</b>           |

\*The tax rate shown here reflects 2016 top marginal income tax estimates. Estate tax is not shown because it applies infrequently.

# Designation of beneficiary(ies)

No longer just a pediatric disease, over half of all people with CF are 18 years or older

## SAMPLE FORM

The sum of all primary designations must total 100% and the sum of all contingent designations must total 100%.

| PRIMARY BENEFICIARY DESIGNATION |              |             |   |             |
|---------------------------------|--------------|-------------|---|-------------|
| Full Name                       | Relationship | SSN/TIN     | Address   | Share %     |
| Smith, John                     | Spouse       | 555-55-5555 | 123 Main St., Anytown, US 12345                   | 60          |
| Doe, Jane                       | Sister       | 333-33-3333 | 456 Main St., Anytown, US 12345                   | 20          |
| The Cystic Fibrosis Foundation  | Charity      | 13-1930701  | 6931 Arlington Rd., Suite 200, Bethesda, MD 20814 | 20          |
| <b>Total</b>                    |              |             |   | <b>100%</b> |

If my primary beneficiaries die before me, I designate contingent beneficiary:

| CONTINGENT BENEFICIARY DESIGNATION |              |            |   |             |
|------------------------------------|--------------|------------|---|-------------|
| Full Name                          | Relationship | SSN/TIN    | Address   | Share %     |
| The Cystic Fibrosis Foundation     | Charity      | 13-1930701 | 6931 Arlington Rd., Suite 200, Bethesda, MD 20814 | 100         |
| <b>Total</b>                       |              |            |   | <b>100%</b> |

Ryan, age 4, who has CF, with his mother

## HOW TO ADD THE CYSTIC FIBROSIS FOUNDATION AS A BENEFICIARY

1. Check your account statement for the phone number and website.
2. Request or download a beneficiary form.
3. Designate the Cystic Fibrosis Foundation as partial, sole or contingent beneficiary just as you would name a person. If the Cystic Fibrosis Foundation is a partial beneficiary, the balance will be directed to other named beneficiaries.
4. Provide the Tax ID number 13-1930701 and the Cystic Fibrosis Foundation address as shown.



Newborns are now screened for CF in all 50 states—usually at birth—and most diagnoses are made by age 2

Sutton, age 2, who has CF

## Other ways to give

### **DONATE LIFE INSURANCE, CERTIFICATE OF DEPOSITS, BROKERAGE OR OTHER FINANCIAL ACCOUNTS**

In addition to retirement plans, you can leave a gift from your bank account, brokerage account, or life insurance policy to the Cystic Fibrosis Foundation. The process is simple; you are only required to submit an updated Designation of Beneficiary Form.

### **A GIFT THROUGH YOUR DONOR-ADVISED FUND**

Some of our donors have established a donor-advised fund (Fidelity Charitable®, Vanguard Charitable®, Schwab Charitable® or other) and have a strong desire to support the Cystic Fibrosis Foundation through an annual gift and a legacy gift.

You can direct to have your donor-advised charitable fund distributed in full to the Cystic Fibrosis Foundation at your death. Or, you can name specific charities and choose a dollar amount or percentage amount to be distributed over a certain time, perhaps five or 10 years, or until the account balance becomes zero.

As you discuss and update your wishes for a legacy gift with your donor-advised fund advisor, we hope you will include the Cystic Fibrosis Foundation for both a legacy gift and an annual gift.



# Your home could turn into the cure for CF

The average lifespan of people living with CF has doubled in the past 25 years

## A GIFT OF YOUR HOME

Your home has probably given you great memories, and gifting it to the Cystic Fibrosis Foundation will do something positive in return. A gift of real estate provides a wonderful legacy donation. And it also provides considerable tax advantages.

There are several ways to structure a real estate donation. Please consult your estate planning attorney and the Cystic Fibrosis Foundation to determine the property gift that's right for you.

The most common and easiest way to give real estate to the Cystic Fibrosis Foundation is through a gift in your will.



# Allowing us to recognize you can inspire others

# A tradition of excellence in research & care



## RECOGNIZING YOUR GENEROSITY

The Paul di Sant'Agnese Legacy Society is a group of Cystic Fibrosis Foundation supporters who have made a lasting commitment by making a legacy gift. And it's a special way for us to honor your gift while encouraging others to follow your example.

If you have already named the Cystic Fibrosis Foundation in your will, trust or as a beneficiary, we are deeply grateful and ask that you let us know so we can list you as a member of this very special society.

Of course, some donors prefer to remain anonymous. Your inquiry is always confidential. We would be glad to discuss opportunities with you to make a meaningful gift.

Paul di Sant'Agnese Legacy Society members receive:

- Up-to-date information on our progress toward a cure
- Invitations to attend special events and seminars
- Recognition in select Cystic Fibrosis Foundation newsletters and reports

**Dr. Paul di Sant'Agnese was a physician, researcher and one of the first clinicians to devote his life to understanding and conquering cystic fibrosis.**

His pioneering studies led to the development of the sweat test. Still regarded as the gold standard in CF diagnosis, this simple test opened up research that ultimately helped identify the basic defect in CF.

Now, at a time of unprecedented hope and unrelenting determination to explore all opportunities that could lead to a cure and enhance lifesaving care, we ask that you consider following in the footsteps of Dr. Paul di Sant'Agnese through a legacy gift.

*Above: Dr. Paul di Sant'Agnese examines a young child*

# Few gifts have so many returns

- You can name loved ones and the Cystic Fibrosis Foundation in your plans.
- Your gift can be in memory or honor of someone you love.
- Legacy gifts cost you nothing now.
- You can change your will or beneficiaries at any time. Notifying us of your gift in no way obligates you.
- There is no minimum gift required. Every gift makes a difference.
- You can remain anonymous, should you choose to do so.
- With your permission, we will acknowledge you as a member of the Paul di Sant'Agnesse Legacy Society.
- You will join with other donors in creating a lasting legacy of hope for a cure for cystic fibrosis.

Please share your plans with us today or in the future. All inquiries are completely confidential and you have no obligation.



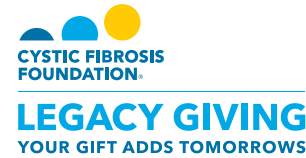
#### CONTACT

Tricia Benson,  
Senior Director of  
Planned Giving

tbenson@cff.org  
240.482.2845

To learn more visit:  
[cff.org/legacygiving](http://cff.org/legacygiving)

Fold this flap down and wet to seal



Please complete the following information and return this postage-paid reply card to us.

#### Which statement(s) describe your personal reasons for leaving a gift to the Cystic Fibrosis Foundation in your plan?

- I have seen the progress we've made in treating CF in my lifetime and want to help the next generation of children and adults with CF.
- I have CF and/or have a family member with CF.
- I have worked directly with patients, families or in research.
- I want to make a gift in memory or honor of someone.

*All inquiries are completely confidential and at no obligation. Please consult your attorney or financial advisor when considering a gift through your estate plan.*

Fold along this line

- I/we have included a gift to the Cystic Fibrosis Foundation in my/our will, estate plan or by beneficiary designation.
- Leaving a gift to the Cystic Fibrosis Foundation is something I/we are considering.
- Please send me/us additional information.

Printed Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Chapter (if applicable): \_\_\_\_\_

Email Address(es): \_\_\_\_\_

Telephone number(s): \_\_\_\_\_

- Include my/our name(s) as shown
- I/We prefer to remain anonymous

Please fill out card, fold, seal and drop in the mail—or send us a letter with your reason to give.

You can also share this smaller half of the reply card including our Tax ID and address with your attorney and/or financial advisor along with your desire to make a legacy gift.

**Cystic Fibrosis Foundation**

**6931 Arlington Road  
Suite 200  
Bethesda, MD 20814**

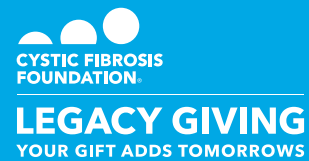
**Tax ID: 13-1930701**

**[cff.org/legacygiving](http://cff.org/legacygiving)**

# Thank you for considering a legacy gift

The card will help you:

- Provide for loved ones and leave a gift to the Cystic Fibrosis Foundation.
- Make a gift in honor or memory of a loved one.
- Receive a possible tax deduction for your charitable gift.

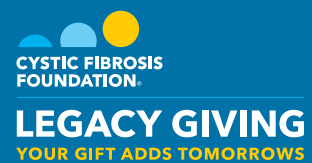


Cystic Fibrosis Foundation  
Attn: Tricia Benson  
Legacy Giving  
6931 Arlington Road, Suite 200  
Bethesda, MD 20814

Space for business reply mail marking  
and permit number

Space for  
business reply "no  
postage necessary"

Tear along this line



Visit [cff.org/legacygiving](https://cff.org/legacygiving) for:

- Additional information on making gift a through your will, trust or by beneficiary designation.
- Estate planning resources.
- Information about the benefits and recognition as a member of the Paul di Sant'Agnese Legacy Society.

*This brochure does not contain legal or tax advice. Always consult your legal and tax advisors regarding your specific situation before making an estate gift.*

The mission of the Cystic Fibrosis Foundation is to cure cystic fibrosis and give every person with the disease the opportunity to lead a full, productive life. We are achieving this by funding research and drug development, promoting individualized treatment, and ensuring access to high-quality, specialized care.

In all that we do, we are committed to fulfilling this mission.

Contact:

**TRICIA BENSON**

Senior Director of Planned Giving  
Cystic Fibrosis Foundation

6931 Arlington Road, Suite 200  
Bethesda, MD 20814  
Direct Line: 240.482.2845  
Email: [tbenson@cff.org](mailto:tbenson@cff.org)

1-800-FIGHT CF | [cff.org/legacygiving](https://cff.org/legacygiving)