

Steps to a Legacy Gift

Join The ACGT Edward Netter
Legacy Society



*Edward Netter, Co-Founder
Alliance for Cancer
Gene Therapy*

Creating a cancer-free future

How the steadfast support of a cell and gene therapy champion changed cancer research

Legacy is all about building for the future. It's about what you can create, who you can support and what problems you can help solve that will make a lasting impact. In doing so, you ensure that your values and ideas live on for years to come — and, in some cases, continue to grow.

Such is the case with Edward and Barbara Netter, the founders of Alliance for Cancer Gene Therapy (ACGT). Although neither of them had a formal medical or scientific education, their dedication to cell and gene-based therapy set the wheels in motion for some of the most promising approaches for defeating the most intractable cancers.

In the process, they have helped hundreds of ACGT researchers and supporters become part of something much bigger, and more impactful, than most people ever expected.

Turning tragedy into action

In 2000, the Netters' daughter-in-law had passed away from breast cancer after 11 years struggling with the disease and its harsh treatments. "I remember Edward saying to me, 'Chemotherapy and radiation didn't do enough so we should find something that does,'" says Barbara. "He was determined to do something about it."

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Shortly after, Edward attended a lecture on cancer cell and gene therapy and was energized by its potential. He wasn't deterred by the fact that this cancer treatment was in its early infancy. He was buoyed by the idea that he could channel his business savvy and assets into a much-needed cause. Around the same time, Barbara attended a seminar in Boston exploring the boundaries of cancer research. She returned equally inspired to rally behind the small cancer cell and gene therapy scientific community.

Sharing good fortune

They left no time to waste in forming ACGT's Board of Directors and Scientific Advisory Council. Significant funds were provided directly by them and by early ACGT supporters who rallied around their vision. These donors were willing to take a leap of faith needed to give the then-unpopular research a much-needed boost, and many of them continue to remain steadfast champions of ACGT's cause.

From the day he co-founded ACGT to the day he died of pancreatic cancer in 2011, Edward devoted an enormous amount of his time and wealth to championing research into cancer cell and gene therapy. When people speak about Edward now, they remember this generosity. "He always wanted to help people. He was just that kind of a person," says his daughter, Vicki Netter Fitzgerald.

Impacting the next generation

Edward and Barbara didn't act solely out of a sense of duty or obligation; they gave in order to create lasting change. Their vision has already made a lasting difference. Hundreds, if not thousands, of blood cancer patients are benefiting now from early ACGT-funded cell and gene therapy research. People with terminal cases have had their lives restored. And many of the young scientists that ACGT supported have gone on to become some of the most respected scientific minds in the field.

Now that the scientific community is working to parlay cell and gene therapy success with blood cancer into other kinds of cancer such as more-difficult solid tumors like pancreatic and brain cancers, scientific research has even more potential to make a lasting impact. "We're in a new era of cancer treatment, and I believe that we're at another tipping point in scientific discovery," says Barbara, who is honorary chairman of ACGT.

Those who admired Edward find solace in the continuing evolution of what he helped to start 20 years ago. His generosity – in donating his money, time and passion – lives on. In leaving behind ACGT as a foundation that continues to fund life-saving research, Edward has ensured that his memory is associated with hope and purpose, and that his contributions will not only live on for years to come, but to grow.

Read more about ACGT's start on our website at acgtfoundation.org.

1 Learn

What legacy giving really is

Opportunity: It is for you who care so deeply about cancer cell and gene therapy research, that it matters even after your lifetime. Legacy giving enables you to provide for those who come next and those who you may never know.

The gift of a lifetime: For most of us, our legacy gift is the largest and therefore the most impactful gift that we will make.

Converting your assets into our mission for generations to come: Through a legacy gift, when you no longer have need for some or all of your financial assets, you can help save lives through the funding of revolutionary cancer cell and gene therapy research.

Personal: Even after your lifetime, legacy giving is how you can continue healing a patient with safer and more effective cancer treatments. Imagine helping not just one patient, but a dozen – imagine changing the lives of hundreds or thousands!

Leadership: As a leader, people watch what you do. Your legacy gift teaches others to re-deploy the resources they have to make a difference, during their lifetimes and after.

We are grateful to those who came before us for all of the groundbreaking research that they have made possible. **Now it is our turn. We are entrusted to care for this mission – and ensure that it thrives in brand new ways for those who come next.**

2 Design

Your gift

Crafting your gift: Your financial picture is unique and personal, as is your legacy gift.

Planning your gift may enable you to support future cancer cell and gene therapy research and possibly to protect more future value for you and your family. Here are some of the more common gifts that you might consider:

Bequest: Make a gift after your lifetime through your will or trust. This can be a fixed dollar amount, a specific asset, or a percentage of your estate.

Retirement Account: This can be the most heavily taxed asset in many estates. Choosing this as your gift might leave you less tax-burdened assets to your loved ones.

Real Estate: Contributing property after your lifetime or when it is no longer needed can be a monumental gift.

Charitable Trust: Trusts can combine flexible benefits including a generous income, tax benefits and a powerful gift to support critical research.

Life Insurance: A generous gift to ACGT of an insurance policy that may no longer be needed, by means of a simple change of ownership or beneficiary, can be impactful as well as a potential income tax deduction as a benefit.

Caring for estates and assets often requires help:

In order to make sure a particular legacy gift fits your financial situation, we urge you to **consult with your professional financial and tax advisors** on how this gift would fit into your philanthropic plans.

3 Impact the Future

Our care for your gift

ACGT ensures that your gift supports extraordinary research now and in the future.

Your legacy gift brings us closer to saving lives and changing the way we treat cancer. Cell and gene therapies are destroying tumors every day in the laboratory and in human trials, targeting only the cancer with few side effects to healthy tissue.

- **Make a general donation** towards lifesaving research that brings safer, less-toxic cancer treatments from the laboratory to patients.
- **Make a specific donation** towards a specific researcher and/or type of cancer you wish to support.

100% of donated funds to ACGT go directly to research as separate funding covers administrative and fundraising expenses.

ACGT's rigorous grant review process, under the guidance of its pre-eminent Scientific Advisory Council, has resulted in some of the most successful breakthroughs in the history of cancer treatments and led to many patients having complete remission.

4 Amplify Generosity

Maximize the power of your gift

Letting people know that you made a gift and why – amplifies the power of your gift.

We teach by demonstrating our values through our words and actions. When you've made your gift, you may expand your impact by sharing with loved ones **the why** of your gift.

Share the news of your gift with:

- **Those closest to you** so that they can witness your commitment to advancing cancer cell and gene therapy even beyond your lifetime.
- **ACGT** so that we can help ensure your gift has maximum impact after it is received.
- **The ACGT Edward Netter Legacy Society** so that we may thank you properly and ensure your future intentions are honored.

Action:

- **Join The ACGT Edward Netter Legacy Society**

When you notify ACGT about your gift, whether intended or received, we will invite you to join The ACGT Edward Netter Legacy Society, our legacy recognition group. As a member, you will be invited to an annual recognition reception with ACGT Board members and scientists and, if you so choose, will be recognized in publications and at special events.

"A man has made at least a start on discovering the meaning of human life, when he plants shade trees,, under which he knows full well, he will never sit."

– D. Elton Trueblood, Former chaplain to both Harvard and Stanford Universities

Ways to give...

	Qualified Retirement Assets	Charitable Bequests	Life Insurance	Donor Advised Funds	Charitable Beneficiary Designations
Description	A generous gift whose value to ACGT may be significantly greater than to family due to tax treatment.	A gift through your Will or revocable trust enables you to provide significant support when you no longer require the asset.	A generous gift to ACGT of a policy that may no longer be needed.	Your own charitable account from which you recommend distributions to your favorite non-profits.	One of the simplest gifts through a simple transfer of a financial account after your lifetime.
Next Steps	Name ACGT your beneficiary on a simple form from your plan administrator.	Name ACGT in your Will or living trust. You can choose a percentage or specific value.	Change ownership or name ACGT as beneficiary of a paid-up policy.	Open a fund, transfer appreciated assets, involve family in grant-making.	Change the beneficiary named at your bank or financial institution.
Minimum \$ to Establish	No Minimum	No Minimum	No Minimum	Varies	No Minimum
Benefits	<ul style="list-style-type: none"> (1) Your Generous Support. (2) No estate or income taxes for ACGT. (3) Heirs receive less tax-burdened assets. 	<ul style="list-style-type: none"> (1) Your Generous Support. (2) Retain the asset for your use during your lifetime. (3) Fully deductible for federal estate taxes. 	<ul style="list-style-type: none"> (1) Your Generous Support. (2) Potential income tax deduction. 	<ul style="list-style-type: none"> (1) Simplified personal giving solution and record keeping. (2) Single fund, multiple beneficiaries. (3) Involve family in making charitable distributions. 	<ul style="list-style-type: none"> (1) Your Generous Support. (2) Quick and Simple.

Gifts of...

Qualified Retirement Assets	Charitable Bequests	Life Insurance	Donor Advised Funds	Charitable Beneficiary Designations										
<p>Protecting the value that you pass along. A gift of qualified retirement assets – like IRA, 401(k) and 403(b) accounts – may be worth significantly more if you donate them than if you passed them to a beneficiary (other than a spouse). And it can have a real impact on ACGT’s mission.</p> <p>Some of the Benefits:</p> <ul style="list-style-type: none"> As a non-profit organization, there is no federal income or estate tax on the donated balance of your retirement assets. So the full value is available for charitable purposes. In contrast, retirement accounts received by your heirs are subject to income tax on the entire balance of the account. For estates subject to estate tax, a properly structured gift of retirement assets can pass to ACGT outside of the estate – and estate tax. Pass to your heirs a wide range of other assets not subject to heavy taxation. Simple set-up: giving your retirement plan requires a simple form. During your lifetime, you continue to use and receive distributions from your retirement accounts. Flexibility: if your circumstances change, you can easily change the beneficiary designations. 	<p>For many, this will be the most significant gift ever made – a gift of a lifetime. A Will represents a person’s final wishes and intentions. After providing for your loved ones, please consider making a final impact through a bequest in your Will or living trust that provides enduring support for ACGT’s vital work.</p> <p>Tools to make a Bequest:</p> <ul style="list-style-type: none"> If you have not done so, you need to make a Will or a living trust instrument. This is a significant and important undertaking. If you have a Will or living trust, you would need to add a codicil to the present Will or make an amendment to the present trust <p>Types of Bequests:</p> <ul style="list-style-type: none"> Specific Bequests: You may leave specific cash or securities. Residuary Bequests: You may gift the remaining balance of the estate after all specified distributions are made and obligations have been satisfied. Contingent Bequests: You may gift the estate if one or more of the beneficiaries does not survive the benefactor. 	<p>Life insurance is designed to protect your loved ones. In situations where life insurance has served its original purpose, it can be a wonderful and significant gift to ACGT. ACGT receives the promise of an eventual, or sometimes immediate, gift while you may receive income and estate tax benefits.*</p> <p>If you have a policy that you might consider sharing to further ACGT’s mission, here are some options and benefits:</p> <table border="1" data-bbox="795 839 1153 1373"> <thead> <tr> <th>Gift Option</th> <th>Tax Benefits</th> </tr> </thead> <tbody> <tr> <td>Donate a paid-up policy</td> <td>Deduct the approximate cash-surrender value</td> </tr> <tr> <td>Purchase a new life insurance policy</td> <td>Deduct the premiums paid if a qualified charitable organization is named the owner</td> </tr> <tr> <td>Donate a policy where you continue to pay premiums</td> <td>Deduct the approximate cash value and future premiums</td> </tr> <tr> <td>Name ACGT as the beneficiary (primary, secondary or contingent)</td> <td>No immediate tax benefits available, but the asset is not included in the taxable estate</td> </tr> </tbody> </table>	Gift Option	Tax Benefits	Donate a paid-up policy	Deduct the approximate cash-surrender value	Purchase a new life insurance policy	Deduct the premiums paid if a qualified charitable organization is named the owner	Donate a policy where you continue to pay premiums	Deduct the approximate cash value and future premiums	Name ACGT as the beneficiary (primary, secondary or contingent)	No immediate tax benefits available, but the asset is not included in the taxable estate	<p>Through a donor-advised fund, you simplify and maximize your charitable giving. After establishing your donor-advised fund, you make one or more tax-efficient charitable donation(s) to the fund – and then advise on grant distributions from the fund to your favorite charities. By making one tax-efficient gift, it greatly simplifies your giving plan</p> <p>Your donor-advised fund remains open for future additions, and you can recommend grants at any time. You choose from investment options for the fund, so it has the ability to grow and increase your giving possibilities.</p> <p>Besides serving as a practical and organized giving fund, you can teach good stewardship and philanthropy: You can involve your family in grant-making decisions.</p> <p>You can contribute cash, securities and possibly even other assets. Contributions are eligible for the same tax deduction that you might receive by donating to any qualified charity.</p>	<p>Making a charitable gift of your financial account after your lifetime is as simple as completing a beneficiary form. This form dictates the beneficiary, so the asset is not controlled by your will. Below are some common financial accounts that you can gift after your lifetime:</p> <p>Bank accounts: a POD or payable on death designation transfers the bank account to the POD beneficiary. You may wish to consider designating ACGT as a POD beneficiary of a bank account that is not needed by your heirs.*</p> <p>Investment or brokerage accounts: a TOD or transfer on death designation directs your financial advisor or broker to move the designated investments to a new owner after your lifetime.*</p> <p>Qualified retirement plans: IRA, 401(k) and 403(b) accounts may be worth significantly more if you donate them than if you pass them to a beneficiary (other than a spouse). And it can have a real impact on ACGT’s mission. Roth IRAs may also be designated but do not have such significant tax savings as qualified retirement accounts.*</p>
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Donate a policy where you continue to pay premiums	Deduct the approximate cash value and future premiums													
Name ACGT as the beneficiary (primary, secondary or contingent)	No immediate tax benefits available, but the asset is not included in the taxable estate													

* Always consult your qualified professional advisors on how a gift to ACGT might fit into your overall plans and your eligibility for tax benefits.

Thank you for considering a gift to
The ACGT Edward Netter Legacy Society

We are here to help!

QUESTIONS?

We would be delighted to discuss your consideration of
this most important gift by contacting us below at:

ACGT[®] ALLIANCE FOR
CANCER GENE THERAPY

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