Over the course of my 67-year relationship with The Jackson Laboratory, I have worn many hats: summer student, friend, Board of Trustees member, co-chair of the alumni group, trustee emerita, daughter of a board member, mother and grandmother of summer students.

It started in the summer of 1953, when I was accepted into the Laboratory’s Summer Student Program and assigned to distinguished JAX scientist Elizabeth “Tibby” Russell, Ph.D., as my mentor. It took four years of studying the mutant mouse she presented me with, one which dragged its hind feet and had a shortened life span, to finally diagnose the problem: a muscle disease similar to human muscular dystrophy. I’ll never forget that when we finally published our findings, Tibby and my other senior advisor put my name first on the paper, even though I was just a student at the time.

That life-changing experience not only paved the way for my career as a neurologist, it also gave me an extended family. I consider JAX a home away from home, and feel a strong sense of pride in belonging to an organization which has maintained its commitment to excellence through all of its 90 years. That’s why I have given back throughout my lifetime — as a volunteer and as a donor — and it’s also why I plan to leave a gift in my will to JAX.
A simple form, a lasting legacy

A beneficiary doesn’t have to be a person — it can be an organization whose mission you want to continue long after your lifetime. When you name The Jackson Laboratory as a beneficiary of your retirement plan assets, life insurance policy or donor advised fund, you can make a big impact on JAX’s future.

And you can do it simply by filling out a form. You can name JAX as beneficiary of many different types of accounts, including:

- **Retirement plan assets.** When left to loved ones, these assets are subject to income tax. When left to JAX they pass tax-free, allowing us to put 100% of your gift to work supporting tomorrow’s breakthroughs.
- **Life insurance policy.** Perhaps your children are now grown and you have a life insurance policy you no longer need. Consider naming us as beneficiary. This gift allows you to make a substantial donation at a relatively low cost.
- **Donor advised funds.** If you have a donor advised fund, you can recommend grants to JAX now and name us as the beneficiary to receive the balance of your account after your lifetime.

### 4 STEPS TO THE GIFT OF A LIFETIME

1. **Contact your administrator** to request a change-of-beneficiary form, or download a copy from their website.
2. **Fill out the form** listing JAX, and the amount or percentage you’d like us to receive.
3. **Return the form** to your administrator. (Be sure to keep a copy for yourself.)
4. **Let us know** about your gift! It would be our honor to thank you and welcome you into our Society for Discovery.

**TIP:** Beneficiary designations can be updated at any time to meet your changing needs. Make sure you review your beneficiary designations regularly to ensure they go where you want them to.

**TAKE THE NEXT STEP**

You can make a big difference with just a little effort. Learn how in our FREE guide *The 4 easiest ways to leave your legacy*. Return the enclosed reply sheet to request your copy.

Already made a gift to JAX in your future plans? Let us know by returning the reply sheet or by contacting Carolyn Stone at 1-860-837-2328 or planmygift@jax.org.
New retirement distribution rules

With the introduction of the Setting Every Community Up for Retirement Enhancement (SECURE) Act — which brought the most significant changes to retirement plans since 2006 — you may be wondering how your saving strategies might change.

A key change relates to the people you name as your beneficiaries.

Previously, all beneficiaries could take distributions throughout their lives. The SECURE Act preserved this option for spouses, but repealed it for most non-spousal IRA beneficiaries. This group will now have to withdraw the entire amount by the end of 10 years after your passing. When they take any distribution, they will still pay income tax at their ordinary income tax rate.

TWO SOLUTIONS

If you would rather have your non-spousal beneficiaries receive their IRA proceeds over their lifetime, you can:

1. Designate a charitable gift annuity (CGA) or
2. A charitable remainder trust (CRT) as the beneficiary of your IRA.

After your lifetime, your IRA proceeds will be used to fund the CGA or CRT. Not only is this a great tax strategy, but you can use your IRA to spread the distributions over a beneficiary’s lifetime and ultimately support a charitable organization as well.

TALK WITH YOUR ADVISOR

If you have questions about the impact the SECURE Act has on your retirement plans, make an appointment with your financial advisor. They can review the plans you have in place (including your beneficiary designations) and help make sure you are on the right track.

HOW THEY WORK

**CGA**: You name one or two beneficiaries to receive fixed payments from the CGA for life. The rate of payment (determined by the ages of the beneficiaries) doesn’t fluctuate with the stock market, interest rates or inflation. After the beneficiary’s lifetime, the remaining balance is used to advance scientific discoveries that will lead to cures for genetic diseases.

**CRT**: You name one or more beneficiaries to receive payments from the CRT over their lifetimes or a term of up to 20 years. Beneficiaries can receive either a fixed amount (annuity trust) or a variable amount (unitrust). At the end of the term, the remaining balance goes to The Jackson Laboratory.
Since our founding, friends and supporters of The Jackson Laboratory have contributed meaningful gifts through their estate plans. These donors provide future support that is the foundation of discoveries yet to come. Estate gifts propel our research and programs forward as we seek to solve some of the most vexing diseases that impact our health.

When you notify JAX of your intentions to include the Laboratory in your estate plan, you will be welcomed into the Society for Discovery.

MEMBER BENEFITS INCLUDE:

- Recognition on our Honor Roll at the Bar Harbor campus (members can remain anonymous if they prefer).
- Special invitations to JAX events.
- Educational information related to gift vehicles that can benefit you and those you love while helping you fulfill your charitable wishes.
- Search magazine, news about the Laboratory and areas where you may have particular research interests, in addition to presidential updates.
- Knowing that you are making a lasting contribution to JAX’s ongoing success in providing precise genomic solutions and cures for disease.

The Jackson Laboratory
Maine • Connecticut • California • China

Planned Giving at The Jackson Laboratory
1-860-837-2328 • 1-800-474-9880
planmygift@jax.org

www.jax.planmygift.org

JAX: A PLACE WHERE YOUR GIFT MAKES A DIFFERENCE

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The Jackson Laboratory is a place where your gift makes a difference, no matter what amount you are able to give or where you direct your gift. If you give to the Summer Student Program to support a student, you will forever have a student who is grateful to you and who will know your name. If what’s important to you is finding a cure for a particular disease, your funding will really make a difference in the laboratory of a scientist who’s working on that disease. It’s personal when you make a gift to JAX.

There comes a time in life when you begin to think about legacy. And if you don’t take proactive steps to align your will with what’s important to you, it isn’t going to happen on its own. I’m proud of my contributions to JAX — and of the plans I have made to leave a bequest — because I know that my gift will have a direct impact on this unique organization.

PUT IT IN WRITING

Use this language to include a gift to The Jackson Laboratory in your will or trust:

“I give to The Jackson Laboratory, Bar Harbor, Maine, \$dollars/\% percent or all of the rest, residue and remainder of my estate} for its general purposes.” If you wish to restrict your gift for a specific purpose, please contact us. The Lab’s tax ID is 01-0211513.”