



HEAD FOR THE CURE
FOUNDATION



Leave Your Mark to Defeat Brain Cancer



AT HEAD FOR THE CURE FOUNDATION, we want to make giving easy and rewarding. We know how to work with each of our donors to help them choose the best methods to meet both their goals and HFTC's mission. Your gift can be as individual as you are — it can match your passion with your financial goals and needs.

Some donors give outright because they want to enjoy the personal satisfaction of seeing the immediate effect of their gifts. Others prefer deferred gifts, which allow for flexible and creative approaches and can increase the size of their gifts.

You may utilize these opportunities to increase the benefits your investment brings to HFTC. Ultimately, your generosity will help HFTC propel its mission in order to build awareness, raise funds and ignite hope for the brain tumor community..

Outright Gifts

This is the easiest and most common way donors give to HFTC. The options are:

- **Give online.** Visit headforthecure.org/content/donate. It's fast, simple and secure.
- **Give by mail.** Gifts made by check should be payable to Head for the Cure Foundation. When making a gift by check, please remember to include a note indicating your gift's purpose.
- **Give by phone.** Please call 816-218-6871 to give your credit card information over the phone.
- **Give via wire transfer.** Please call 816-218-6871 so we can assist you.

While cash gifts are always appreciated, you may also decide that outright gifts of securities or real estate offer benefit to you and your family as well as to HFTC.

Securities

Rather than selling your appreciated securities and donating the proceeds, consider transferring them to HFTC. This is likely to increase the value of your gift, because you will not incur sales expenses and your transfer will not generate a taxable capital gain. If your securities have decreased in value since you acquired them, it may be to your advantage to sell them, report the capital loss deduction and donate the proceeds.

Charitable IRA Rollover Gifts

Outright gifts of up to \$100,000 tax-free can be made directly from your Individual Retirement Account (IRA) to HFTC, thanks to passage of the 2015 Protecting Americans from Tax Hikes Act. Known simply as the IRA charitable rollover provision, this new law has made this direct transfer a permanent gift option for donors age 70½ or older. This charitable transfer also counts towards the annual required minimum distribution requirements for your IRA.

Deferred Gifts

You may be able to create more opportunities, and give more back to HFTC, than you think possible. The key is careful planning. In essence, deferred gifts are planned now to benefit HFTC later. Deferred gifts integrate your charitable goals with your financial, tax and estate planning goals. These gifts can reduce taxes on your income and estate, resulting in a larger gift. Many deferred gifts bring additional advantages, such as steady, secure income.

Wills and Trusts

Naming HFTC as a beneficiary of your will or trust (with what might be commonly referred to as a bequest) can be a powerful expression of your faith in the future of HFTC. These gifts are the most common form of deferred gift. They provide significant future support to the organization while allowing you to retain the flexibility to update your plans as circumstances change. These gifts may be stated as a specific amount, as a percentage or as the residual of your estate. They can create a fund that is either expendable (for immediate use) or endowed (to provide support in perpetuity).

To arrange a bequest through your will or trust, simply include the following language:

"I, [name], of [city, state, ZIP], give, devise and bequeath to The Head for the Cure Foundation [specific amount, percentage or residual of the estate]." You may define the uses of your bequest generally or specifically. For example, you can add: "The Head for the Cure Foundation shall use this gift ..." and complete the sentence in general terms, such as:

OUTRIGHT GIFTS

DEFERRED GIFTS

DEFERRED GIFTS CONTD...

"... according to the terms in the Fund Administration Agreement I have executed with Head for the Cure Foundation."

"... where the need is greatest."

"... to support Brains for the Cure patient programs."

"... for the annual grant to the Brain Tumor Trials Collaborative."

"... for research in [academic center of your choice associated with Head for the Cure's beneficiary structure]."

All types of assets, including cash, and securities may be transferred to HFTC through your will or trust.

Retirement Plan Assets

Consider naming HFTC as one of the beneficiaries of your IRA, 401(k), 403(b), pension or other retirement plan. Retirement plans, when passed on to heirs, incur heavy tax penalties, because these assets face double taxation. Not only is the amount of the plan reduced by estate taxes, but the recipient may also pay federal and state income taxes. Naming HFTC as a full or partial beneficiary avoids all income and estate taxes on those retirement plan assets. To designate HFTC as a beneficiary, advise your retirement plan administrator of your decision and complete and sign a change of beneficiary form.

Life Insurance and Commercial Annuities

You can name HFTC as a full or partial beneficiary for a percentage or specific amount of your policy. Similarly, you can name HFTC as a beneficiary of a commercial annuity. Contact us to learn how these charitable gifts can impact HFTC.

Pay-on-Death Designations

Did you know you can name HFTC as a pay-on-death beneficiary of a savings, checkings or money market account? It is easy and there are no costs involved. Simply contact your personal banker at your bank to set it up.

HELPFUL INFORMATION

Head for the Cure Contact Information:

Mailing Address:

1607 Oak Street
Kansas City, MO 64108

Phone Number: 816.218.6871

