



Help us find a cure by understanding ourselves. Add your personal medical data.

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How You Can Contribute

This IgAN Home Page is part of an effort using the Internet to distribute information and promote research on IgA Nephropathy. The work started as an avocation created by a group of professional research scientists who have been diagnosed with the condition. The effort has grown into a community of people from around the world each contributing in their own way to the common good. You don't need a professional background to make a valuable contribution here. There is lots of work to do and much of it is pretty simple such as reading, reviewing, and reporting on the scientific and medical literature, discovering the right questions to ask, then searching for the answers. The key to unlocking the mysteries of this disease is knowledge. The more of us who work on understanding this condition the faster we will discover effective treatments and possibly a cure.

To make all that we do possible, the IgA Nephropathy Foundation depends on private contributions from caring individuals throughout the United States and around the world. And every year, more of these contributors are discovering the benefits of supporting the **IgANF**.

The IgAN Foundation is now seeking and accepting people as "MEMBERS" of the foundation. Membership confers special privileges including receipt of our newsletter which delivers to you information on research, treatment, and advice on living with IgAN.

Membership fees are fully tax deductible as the IgAN Foundation is a registered charity.

Membership Categories Include

Regular Member - contributions of up to \$100/year

Sustaining Member - contributions over \$100/yr

Endowed Member - contributions of more than \$500/yr

Here's the address to send your contribution:

**IgAN Foundation
3309 Alma St.
Palo Alto, CA 94306**

If you are thinking of making a donation please do it now!

[Healthcare](#)[Click here for the On-line IgAN Internet Research Project Questionnaire](#)[Make a contribution to the IgA Nephropathy Foundation](#)[Physician referrals](#)[Understanding Medical Reports and Data](#)[Literature and References](#)[Fish Oil Buyers Info](#)[Kidney Health Organizations](#)[Personal Stories](#)[Other Links](#)**Coming soon!****Kids with IgAN****Diet and Exercise****Continuing Education for Physicians**

In the United States you can plan for your gift with regard for your tax and estate implications. This planning enables you to help the **IgANF** while benefiting your personal financial goals at the same time.

This following information describes some of the ways of planned giving that are available to you when you give to the IgA Nephropathy Foundation. They include

An outright gift of cash is the simplest and most popular type of charitable gift. It goes to work immediately, meeting current needs or serving as an endowment. In the USA you receive an income tax deduction for the full amount you give. (You also may receive a similar income tax benefit if you are resident in other countries depending on national rules.) In the USA for example, if you are in the 31 percent marginal tax bracket, a \$5,000 cash gift to the **IgANF** will result in tax savings of \$1,550, so the actual cost of the gift to you is only \$3,450.

An outright gift of **appreciated securities** such as **stocks or bonds** provides an extra tax benefit. In addition to receiving an income tax deduction for the current value of the stocks, you (and the **IgANF**) avoid tax on the capital gain. In effect this is a special benefit given to the **IgANF** by the US Tax system in recognition of your generosity.

Suppose a donor in the 31 percent tax bracket gives stock that originally costs \$10,000 but now has a market value of \$50,000. The donor saves \$15,500 of income tax ($\$50,000 \times 31\%$) and avoids \$11,200 in tax on the capital gain ($\$40,000 \times 28\%$). A gift of stock worth \$50,000 thus has a net cost to the donor of \$23,300.

The charitable deduction that may be reported in any one income tax year is limited to 50 percent of your adjusted gross income (AGI) for gifts of cash and 30 percent of AGI for gifts of appreciated property. In either case, any excess **deduction may be carried forward for up to five additional years.**

A **deferred gift** is a gift that is planned now but does not become available to **IgANF** until a future time. Two common types are the charitable bequest and the gift of life insurance.

A **charitable bequest** to the IgA Nephropathy Foundation can be as simple as a sentence or two in the body of your will. Your bequest may specify a certain sum of money:

"I give to the IgA Nephropathy Foundation the sum of \$\$\$ to be used for its general purposes."

You may also give a particular asset ("*my shares of XYZ stock. . .*") or a portion of the residue of your estate after other bequests have been paid ("*50% of the rest, residue and*

remainder of my estate. . .").

You may designate your bequest to be used for a particular aspect of **IgANF**'s programs, and you may indicate whether it is for current needs. (Such conditions should be discussed beforehand with an IgANF representative to ensure that your wishes can be met.)

Because it is revocable, a bequest provides no current income tax deduction, but when a bequest is distributed, the amount will be deductible from your taxable estate.

A gift of life insurance can provide a significant future gift to **IgANF** at an affordable present cost to you. Many people own some form of life insurance because of its unique ability to meet a variety of needs for financial protection, but its role in planned charitable giving is frequently overlooked.

Giving a new or existing policy will provide a tax deduction for the present face value of the policy and/or the future premiums you pay if the IgAN Foundation is named as beneficiary and owner of the policy. (Simply designating IgANF as beneficiary does not result in a tax deduction.)

The third category of planned gifts includes those that "give back" by combining a charitable gift with life income for you and/or other beneficiaries you designate. These popular plans can help you make a substantial gift to IgANF while still providing for your personal financial needs. They offer significant tax benefits and, depending on the asset contributed, may even increase your cash flow.

The **charitable gift annuity** is the oldest, simplest and most popular life income gift. In exchange for a contribution of cash, marketable securities or (in some cases) real estate, the IgAN Foundation may agree to pay a specified life annuity to the donor and/or another beneficiary.

Although rates depend on the ages of the beneficiaries, annuities frequently provide greater cash flow than other secure investments. A portion of the contribution is tax-deductible in the first year, and a portion of the annuity will be tax-free. With appreciated property, tax on the gain is reduced.

The **charitable remainder trust** is a planned giving arrangement in which property is irrevocably transferred to a trustee under a trust agreement. Income (and, in some cases, principal) from the trust is paid to the donor and/or other beneficiaries for life or a term of years. At the end of that time, **IgANF** receives the remaining trust assets.

Such trusts offer great flexibility in meeting individual income and estate planning needs. The trust payout rate, set in

consultation with **IgANF**, may be a fixed amount or a percentage of the trust assets as revalued annually. At the time of the transfer, the donor receives a tax deduction for the actuarially-determined present value of the remainder interest.

Volunteering your time and skills

This **IgAN Home Page** is part of an effort using the Internet to distribute information and promote research on this topic. It is an avocation created by a group of professional research scientists who have been diagnosed with the condition. But you don't need a professional background to make a difference here, there is lots of work to do and most of it is pretty simple such as reading and reviewing the literature, discovering the right questions to ask, then finding the answers. The key to unlocking the mysteries of this disease is knowledge.

Volunteer Coordinator's) Needed

Our big present need as we start the foundation effort is someone or several people to act as volunteer coordinators. We hear from many people willing to contribute to the community effort here. There are in fact so many volunteering their help that the first job is to coordinate this volunteer effort. Someone needs to follow up with volunteers to answer their questions, help keep them motivated, and organize the results of this work.

Help Translate the IgAN Home Pages

The IgAN Home Page has visitors from all over the world who are seeking information on this disease. So far the page is available only in English. We would like to translate the IgAN Home Pages into other languages, especially Spanish, Japanese, French, German, and Italian. If you are comfortable using a word procession program (preferably Microsoft Word) and can help us by translating the pages please contact us. Using Microsoft Word the task is relatively simple as Word will allow editing of Internet HTML files like this one you are reading. You could simply save this page to your local computer. Open it in MS Word and convert the English to your native language. You would then send the file to us as an attached file to an e-mail message and we would post it along with appropriate links to other pages on the IgAN Foundation Web Site.

E-mail me at rgeorge@igan.org or send snail mail to 3309 Alma St., Palo Alto, CA. 94306

The information on this page does not constitute legal or financial advice and should not be relied upon as a substitute for professional counsel. The IgA Nephropathy Foundation encourages you to seek professional legal, estate planning and financial advice before deciding on a course of action.

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