



BE OUR HERO

MDRT FOUNDATION
2015 ANNUAL REPORT





BE AN MDRT HERO

MDRT members founded the MDRT Foundation in 1959 to support causes they were passionate about and create social change. Through the generous support of members and industry partners, the MDRT Foundation awards grants to a diverse range of charitable causes around the globe.

The mission of the MDRT Foundation is to increase member and industry participation and to give funds to worthwhile charitable organizations throughout the world.

mdrtfoundation.org

THIS ANNUAL REPORT IS DEDICATED TO OUR HEROES.

What makes a hero? Heroes care about others more than themselves; they see a problem and take action to provide help. Most of us have known many heroes, from our parents to a caring teacher or mentor. *Heroes make a difference in life.*

Imagine you live in a village in Tanzania and your family has to walk several miles to a contaminated well just to get water for the day. To you, the people who come to dig a village well may be your heroes — they certainly make a difference to that village. But the people who donated to fund that well are heroes too.

For nearly 60 years, MDRT members have worked together to make a difference in the world through the MDRT Foundation. At the 2015 Annual Meeting, attendees heroically supported the Foundation's Promise Appeal, generously donating more than USD 258,000 to support charity: water and our Foundation's global grant programs.

This Annual Report honors our member heroes — the ones who make a difference in their communities through their Quality of Life Award volunteer efforts, as well as those who make a difference by sponsoring a grant. Without our generous donors, the MDRT Foundation would not exist. Our donors are heroes who make everything we do possible.

Since our beginning in 1959, the MDRT Foundation has awarded more than USD 30 million to solve problems in 70 countries.

We may not personally see the beneficiaries of our gifts and we may not hear the words “thank you” from the people we help, but every donor to our Foundation is truly a hero, and every donation truly makes a difference. Look at the difference you have made this year, and let us take a moment to take pride in our MDRT Foundation.

You're a hero!



A handwritten signature in black ink, reading "James V. Durkin". The signature is fluid and cursive, with a long horizontal line extending from the end.

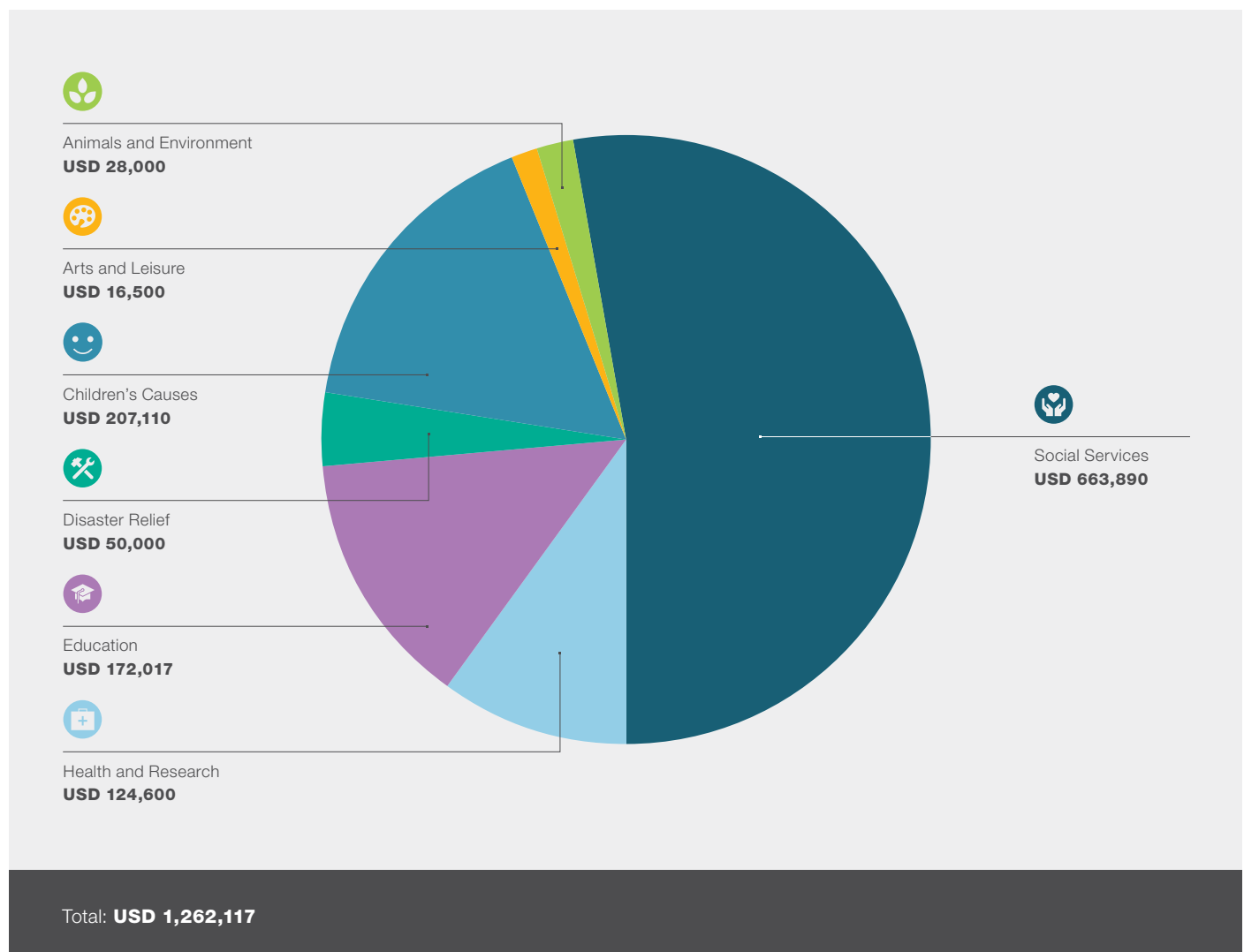
James V. Durkin, CFP, CLU
MDRT Foundation President

GLOBAL GRANT PROGRAMS

In 2015, the MDRT Foundation awarded 218 grants totaling USD 1,262,117 to fund charities worldwide. The MDRT Foundation's grant programs comprise a number of different funds, all of which require the endorsement of a current MDRT member.

Worldwide grants and Quality of Life grants require a grant application submitted by the charity and the member endorsing it. These are reviewed and awarded annually by a committee of MDRT members.

Additional grants programs are defined by Foundation policy and the Board of Trustees. These programs include grants to honor volunteer leaders from MDRT and the MDRT Foundation, charity partnerships in conjunction with MDRT meetings (Annual Meeting, Top of the Table Annual Meeting, MDRT Experience and Global Conference), disaster relief funding and charities in the community of MDRT's international headquarters in Illinois. *For a complete list of 2015 grant recipients, visit mdrtfoundation.org.*



DID YOU KNOW?

Since 1959, the MDRT Foundation has awarded more than USD 30 million in grants serving children and adults in need in 70 countries.



All MDRT members can apply for a Worldwide grant for a charity they are passionate about.



All grant applications must be completed online. The process is simple and straightforward. The charity representatives should complete the grant writing portion of the application.



A committee of MDRT members meets in December to review and award grant amounts. Grant recipients are notified in January of the following year.



The MDRT Foundation supports a diverse range of charitable causes serving people worldwide.



THE DREAM CONNECTION

In recognition of his volunteerism with the charitable organization The Dream Connection, the MDRT Foundation awarded **John R. Milam, CLU**, the Top Quality of Life Award — an honor given each year to a member dedicated to giving back through volunteer efforts. The MDRT Foundation awarded a USD 50,000 grant to The Dream Connection, which will be used to fulfill the dreams of 20 children dealing with chronic illnesses.

The Dream Connection was founded in 1985, and all programs are led by volunteers who donate their time and skills to help requested dreams come true. Some of the dreams fulfilled by The Dream Connection have included family trips to Disney World, music concert outings, celebrity meetings and shopping trips.

Each year, The Dream Connection fulfills more than 60 dreams for children to share with their families. Many of the children helped by The Dream Connection are dealing with the stress of medical treatments and ongoing hospital stays, so these happy experiences provide a therapeutic outlet and a chance for them to just be a kid.



USD 50,000
2015 Top Quality
of Life Grant



KNOXVILLE, TENNESSEE



OUR HERO

John R. Milam, CLU

GRANT SPONSOR

Knoxville, Tennessee

HOMETOWN

32

MEMBER YEARS

My parents, for loving my nine siblings and me, and teaching us important life values.

MY HERO

GRANT IMPACT

"We are fulfilling the dreams and wishes of so many medically distressed children. The things they ask for are all over the board but we go all out when a child asks for something they really want. Most of the time it would be impossible without the volunteers of The Dream Connection and the generosity from the MDRT Foundation."

QUALITY OF LIFE GRANT AWARDS

The MDRT Foundation's Quality of Life program was created to recognize members who volunteer for a charitable organization they are passionate about. In 2015, the MDRT Foundation awarded USD 250,000 to charities in the name of 30 honored member volunteers. The MDRT Foundation bestowed grants to the designated charity in increments of USD 5,000 (24 grants awarded), USD 10,000 (three grants awarded), USD 25,000 (two grants awarded) and one top award of USD 50,000.

USD 50,000 awardee

John R. Milam, CLU
Knoxville, Tenn.
THE DREAM CONNECTION

USD 25,000 awardees

Brian H. Ashe, CLU
Lisle, Ill.
FAMILY REACH FOUNDATION

Kirk E. Klein, CFP, ChFC
Gainesville, Fla.
JUNIOR ACHIEVEMENT OF ALACHUA COUNTY

USD 10,000 awardees

Joyce Baker
Mount Dora, Fla.
THE CURATORS OF THE UNIVERSITY
OF MISSOURI

William E. Burrus
Birmingham, Ala.
SIGHT SAVERS AMERICA

Kazuya Shimoyama
Tokyo, Japan
CHILD CHEMO HOUSE

USD 5,000 awardees

Marcus J. Barresi, CLU, ChFC
Bangor, Maine
JUNIOR ACHIEVEMENT OF MAINE
BANGOR REGION

David M. Brown
Branford, Conn.
VALLEY SHORE YMCA

Kimberly Brumbaugh, LUTCF
Exton, Pa.
SOUTHEASTERN PENNSYLVANIA
AUTISM RESOURCE CENTER

Bradford R. Burwell
Omaha, Neb.
KEEP KIDS ALIVE DRIVE 25

Allen W. Carr Sr., ChFC, MSFS
Mechanicsburg, Pa.
NAAMAN CENTER

Peter L. Derrenbacker, CLU, ChFC
Syracuse, N.Y.
SAMARITAN CENTER, INCORPORATED

James A. Farber, FLMI, CLU
Omaha, Neb.
JEWISH FEDERATION OF OMAHA

Richard J. Garry, ChFC, MSFS
Sioux Falls, S.D.
WASHINGTON PAVILLION MANAGEMENT,
INCORPORATED

Rita Gibson, CLU
Sacramento, Calif.
UC REGENTS – UC DAVIS HEALTH SYSTEM

Simon John Gibson, Dip PFS
Newmarket, England
ALZHEIMER'S RESEARCH UK

Todd P. Gullickson, CLU, ChFC
Davenport, Iowa
SHRINERS HOSPITAL FOR CHILDREN –
CHICAGO HOSPITAL

Nat T. Harris
Whitsett, N.C.
WAKE FOREST UNIVERSITY HEALTH SCIENCES

Tim Kint, LUTCF
Randolph, Neb.
RANDOLPH AREA FOUNDATION

Richard C. Loomis, CLU, ChFC
South Jordan, Utah
OUELESSEBOUGOU ALLIANCE

Duayne J. Madl
Shawnee, Kan.
PHEASANTS FOREVER & QUAIL FOREVER

Allan T. Mendels, CLU, ChFC
Roslyn, N.Y.
SPECTRUM DESIGNS FOUNDATION

Kevin J. Murphey, M Ed, RFC
Hixson, Tenn.
INTERPLAST SOUTH

Richard E. Nottingham, CLU, ChFC
Virginia Beach, Va.
SAMARITAN HOUSE

John F. Persinger
Indianapolis, Ind.
HOLLIS ADAMS FOUNDATION

Derek J. Reed, CFP, CLU
Gloucester, Mass.
PATHWAYS FOR CHILDREN

Thomas C. Sellin, CLU, ChFC
Eagle, Idaho
IDAHO VETERAN'S NETWORK

Jack Stone, BAHonsEco, Cert PFS
Glasgow, Scotland
PRINCE & PRINCESS OF WALES HOSPICE

John R. Sundell, CLU, ChFC
Minnetonka, Minn.
THE MAMA ADA FOUNDATION

Kirk Wilkerson
Forest City, N.C.
TRINITY CHRISTIAN SCHOOL

PAWS WITH PURPOSE



LOUISVILLE, KENTUCKY



USD 5,000
2015 MDRT
Foundation Grant

In 2006, Miles was 6 years old, and his best friend was Faith, a golden retriever provided by Paws With Purpose (PWP), a charitable organization in Louisville, Kentucky, that trains assistance dogs for children and adults with physical disabilities or other special needs.

Miles has Asperger's syndrome, which causes motor skills delays, social skill issues and sensory problems. His new four-legged friend accompanied him on his daily activities and provided a constant support system.

A year after Faith was placed with Miles, his mother began to notice an improvement in her son's life. She wrote a letter to PWP, explaining, "[Faith] has affected everything with Miles. He is trying new things, playing with the neighbor kids, and he is starting to believe that he is a cool kid. Without PWP, I am not sure where we would be with Miles. I know that she has changed our son."



OUR HERO

**Robert N. Garneau,
CLU, ChFC**

GRANT SPONSOR

**Bedford,
New Hampshire**

HOMETOWN

31

MEMBER YEARS

**My daughter, Mallory,
who donated a kidney
to save her sister's life.**

MY HERO

GRANT IMPACT

"This grant funded training another dog to create new dreams for someone who never thought it possible. For a small organization, this gift meant a tremendous amount."

EXCALIBUR SOCIETY

The Excalibur Society comprises the highest-level individual and corporate donors to the MDRT Foundation. Membership in this elite group is reserved for donors with lifetime contributions of USD 50,000 or more. Once a donor reaches Excalibur Knight, they can achieve the Legion of Honor or Royal Order Excalibur Knight levels with the value of irrevocable deferred gifts such as life insurance.

Royal Order Excalibur Knight (USD 250,000 and above)



Joyce Baker #



Maria Ferrante-Schepis, CLU #



Richard L. Haas #



Mark J. Hanna, CLU, ChFC #



Gene L. Mahn, CLU, ChFC + #



John F. Nichols, MSM, CLU #



Douglas R. Peete, ChFC #



Barbara A. Pietrangelo, CFP, ChFC #



Brian G. Tarpey #

Legion of Honor Excalibur Knight (USD 100,000 to 249,999)



Robelynn H. Abadie, RFP, CAP + #



Eleanor W. Allen, CLU *



John W. Allen, CLU, ChFC *



Eph Baker, CLU, ChFC *



Guy E. Baker, MSFS, CLU +



Donald J. Benedetti



Jennifer A. Borislow, CLU



D. Scott Brennan +



Allen R. Bruce, CLU, ChFC #



Julia R. Cheng, CFP, MBA #



Robert Hintze Colyar, CLU, ChFC #



Lynne S. Crow, CLU, ChFC #



James V. Durkin, CFP, CLU #



Marvin H. Feldman, CLU, ChFC + #



H. Larry Fortenberry, CLU, ChFC #



Charles Garrity, CLU, ChFC #



Robert D. Hall #



Allan G. Hancock, CLU, ChFC #



Brian D. Heckert, CLU, ChFC #



Michelle L. Hoesly, CLU, ChFC #



Mark S. Jones +



Joseph W. Jordan



Brent R. Kimball, CFP, ChFC #



Lawrence F. Kolasa, CLU, ChFC #



Patricia L. Krarup, MSFS, ChFC + #



Donald M. Lawson, CLU, LUTCF #



John Marshall Lee, CLU, RHU + #



Charles D. Marks, CLU, ChFC #



W. Marshall Miller II, CLU, ChFC #



Mitchell Wm. Ostrove, CLU, ChFC + #



A. Duer Pierce Jr., CLU, ChFC #



Walton W. Rogers, CLU, ChFC + #



Stephen O. Rothschild, CLU, ChFC +



Robert C. Savage, CLU, ChFC #



Thomas C. Sellin, CLU, ChFC #



Jerry D. Semler, CLU



William M. Upson, ChFC, CLU #

KEY: + Includes corporate tribute gifts | # Includes deferred gifts | * Deceased | Excalibur Society Founder

Excalibur Knight (USD 50,000 to 99,999)



Stephen D.
Andersen,
RHU



Jack E. Bobo,
CLU, FLMI #



Terrell L.
Calhoun



John B. Carter,
CLU *



Adelia C.
Chung,
CLU, ChFC #



John W.
Cruikshank III,
CLU #



Kamal N. Daya,
CLU, ChFC



Ronald M. De
Baets, CLU #



William H.
Dodd, CLU +



Alessandro M.
Forte, Dip PFS



Roderick L.
Geer, CLU



Tony Gordon #



Gilbert A.
Haggart,
CLU, LUTCF



Philip E.
Harriman,
CLU, ChFC +



Solomon Hicks



David H. Hilton,
CLU, ChFC *



James A.
Jacobs,
CLU, ChFC



Barry A. Kaye,
CLU



Herbert D.
Landon *



Robert V.
Maloney,
CLU, CFP



William E.
McMann



Sally W.
Munford,
CLU, MSFS #



Jaydev R. Patel



George B.
Pickett, J.D.,
CLU +



John J. Prast,
CAE, LLIF #



Jim E. Rogers,
CLU, CFP +



Marilyn H.
Rose #



Lawrence J.
Rybka, J.D.,
CFP



Jerry Rydell,
CLU, ChFC



Aurora Saenz



Arthur R.
Salomon



Walter G.
Schnee III + #



Marc A.
Silverman,
CLU, ChFC



Allen A.
Skogebo,
CLU, ChFC #



Richard H.
Sullenger +



Daniel J.
Sullivan



Jack B. Turner,
CLU, ChFC #



Donald F.
White Jr.,
CLU, ChFC

CORPORATE EXCALIBUR SOCIETY

The Corporate Excalibur Society comprises companies who have generously donated USD 250,000 in lifetime support to the MDRT Foundation.

Royal Order (USD 1,000,000)

MDRT

Prudential Financial

Legion of Honor (USD 500,000)

American National /
Farm Family

OneAmerica Financial Partners

Excalibur Knight (USD 250,000)

Ameritas Life

AXA Equitable

John Hancock Financial
Network

MassMutual Financial Group

New York Life

Voya Financial



VIMUKTHI SANASHTA

Before her eighth birthday, Anita had never attended school.

Living in an impoverished community in India, like many girls her age, Anita was responsible for housework and taking care of her siblings instead of pursuing her education.

Anita's mother heard about the Vimukthi Girls School and decided to allow her daughter to attend so she could receive a nutritious meal. Anita's parents soon realized that education can change a person — and a family.

This gift of education allowed Anita to thrive. In addition to getting healthier, she also learned to read and write — something her parents could not do.

Anita is one of 375 young girls who attend this school, which promotes independence and gives hope to students and their families.



USD 5,000

2015 MDRT
Foundation Grant



INDIA



OUR HERO

Vijay Khetarpal, AIF, CFP

GRANT SPONSOR

Vienna, Virginia

HOMETOWN

19

MEMBER YEARS

My father, Jagdish Chander, who worked hard to provide a good education for his children.

MY HERO

GRANT IMPACT

"The grant will help improve the quality of education of young girls, giving them greater confidence as well as other life skills to be more productive members of society and subsequently lift them out of poverty over time."

CORPORATE SPONSORS

2015 Corporate Sponsors

The MDRT Foundation is grateful for the generosity of our annual corporate supporters in the financial services industry. Their sponsorship illustrates a commitment to corporate social responsibility and a passion for supporting charitable causes important to MDRT members around the globe.

Platinum (USD 100,000)

MDRT

Ameritas Life

Gold (USD 50,000)

MassMutual Financial Group

OneAmerica Financial Partners

Prudential Financial

Silver (USD 25,000)

Allianz Life Insurance Company
of North America

Lincoln Financial Network

Principal Financial Group

State Farm Insurance

Matching Gift Companies

The following companies support the charitable efforts of their agents by matching individual gifts made to the MDRT Foundation. We thank them for allowing us to promote their involvement. Please contact your home office to see if you can double the impact of your donations to the MDRT Foundation.

Ameritas

AXA Equitable

Beneficial Life

John Hancock Financial Network

MassMutual Financial Group

Principal Financial Group

Thrivent Financial for Lutherans

Transamerica

ValMark Securities

Voya Foundation

“I THINK A HERO IS
ANY PERSON REALLY
INTENT ON MAKING
THIS WORLD A BETTER
PLACE FOR ALL
PEOPLE.”

Maya Angelou

Special Thanks to Our Corporate Donors (USD 2,500 to 24,999)

AAX Insurance Education Foundation

Agents of Prudential of Hong Kong

AXA Equitable

Guardian Life Insurance

John Hancock Financial Network

Muang Thai Life Assurance Co Ltd

Ohio National Financial Services

Prudential Seguros Mexico, SA

Transamerica Life Companies

UK/Irish MDRT Members

ValMark Securities

2015 INNER CIRCLE SOCIETY

Inner Circle Society members have supported the MDRT Foundation with annual gifts totaling more than USD 5,000. To accommodate recognition opportunities at the 2015 Annual Meeting, recognition dates for the 2015 Inner Circle Society were April 1, 2014, to March 31, 2015.

Benefactor (USD 25,000)



Richard L. Haas



Eph Baker,
CLU, ChFC *



Joyce Baker



Mark J. Hanna,
CLU, ChFC



Solomon Hicks



Brent R.
Kimball, CFP,
ChFC



Marc A.
Silverman,
CLU, ChFC



William M.
Upson, ChFC,
CLU

Patron (USD 5,000)

Robelynn H. Abadie, RFC, CAP
Stephen D. Andersen, RHU
Adrian P. Baker, Dip PFS
Guy E. Baker, MSFS, CLU
Donald J. Benedetti
Jennifer A. Borislow, CLU
D. Scott Brennan
R. Steve Briggs, CLU, ChFC
Robert Hintze Colyar, CLU, ChFC
J. Leland Davis, LUTCF
J. Scott Davison, CLU, ChFC
H. Richard Dobson Jr., CFP
James V. Durkin, CFP, CLU
Bruce W. Etherington, CLU, ChFC
Marvin H. Feldman, CLU, ChFC
Alessandro M. Forte, Dip PFS
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Gregory B. Gagne, ChFC
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Gilbert A. Haggart, CLU, LUTCF
W. W. Hankinson, CLU, CFP
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James A. Jacobs, CLU, ChFC
Robert H. Johnson, ChFC, MSFS
Joseph W. Jordan
Lawrence F. Kolasa, CLU, ChFC
Terrence H. Kral, CLU, CFP
Donald M. Lawson, CLU, LUTCF
Andrew C. Lord, CLU, ChFC
Peter R. Magni, LUTCF
JoAnn M. Martin, CPA, FLMI
Thomas R. McCoy
Paul S. McCready, RFC, CFP
Charles E. McDaniels, CLU, ChFC
P. Shaun McDuffee, CLU, ChFC
David S. McKechnie, CLU
William E. McMann
Michael J. McNeil, CLU, ChFC
W. Marshall Miller II, CLU, ChFC
Sally W. Munford, CLU, MSFS
Brad J. Myers
George Nabeshima, Ph.D., CFP
John F. Nichols, MSM, CLU
Mitchell Wm. Ostrove, CLU, ChFC
A. Duer Pierce Jr., CLU, ChFC
Barbara A. Pietrangelo, CFP, ChFC
R. Jan Pinney, CLU, CPCU

Derek J. Reed, CFP, CLU
Theodore S. Rusinoff, CFP
Lawrence J. Rybka, J.D., CFP
Jerry Rydell, CLU, ChFC
Aurora Saenz
Arthur R. Salomon
Brett M. Sause, LUTCF, RFC
Robert C. Savage, CLU, ChFC
Randy L. Scritchfield, CFP, LUTCF
Roger A. Seim, MSFS, CLU
Thomas C. Sellin, CLU, ChFC
Jerry D. Semler, CLU
John A. Shumski, RFC, LUTCF
James J. Silbernagel, LUTCF, CFP
Jason L. Smith
Daniel J. Sullivan
Brian G. Tarpey
Edwin W. Thauer Jr., CLU, ChFC
Steven Valerius, FLMI
Ross Vanderwolf, CFP
Robert W. Waddell
Brian P. Walsh, CLU, ChFC
Robert Wasky, CLU
David S. Weiss, CLU, ChFC
Donald F. White Jr., CLU, ChFC
Stephen Mark Woodhall

* Deceased

MDRT FOUNDATION LEGACY FUND

Bridging the gap between a donor-advised fund and unrestricted charitable giving, the Legacy Fund program allows donors to provide annual guidance to the Foundation's grant-making process in addition to supporting it financially.

Individuals can join the Legacy Fund with an initial contribution of USD 100,000 or a paid-up life policy of at least USD 500,000 to fund annual Legacy grants (minimum USD 10,000) made in their name.

2015 Legacy Fund Grants

AMERICAN BOXER CHARITABLE FOUNDATION **USD 5,000**

Awarded from the
Joyce Baker Legacy Fund



AIRLINE AMBASSADORS INTERNATIONAL **USD 5,000**

Awarded from the
Joyce Baker Legacy Fund

YOUTH HOMES, INC. **USD 10,000**

Awarded from the
Mark J. Hanna Legacy Fund



COMMUNITY ALLIANCE FOR PROGRESSIVE POSITIVE ACTION **USD 11,500**

Awarded from the
Joyce Baker Legacy Fund



CHARITY: WATER

In fiscal year 2015, the MDRT Foundation partnered with charity: water during the Annual Meeting and the Top of the Table Annual Meeting, raising funds to provide people in Ethiopia and Nepal with access to clean water.

As a result of generous donations from MDRT members, the MDRT Foundation awarded USD 164,084.87 to charity: water to build water projects for families in need. Since its founding in 2006, charity: water has discovered that access to clean water has the power to transform a community by improving health and hygiene, increasing access to education, and advancing economic opportunity.



USD 164,084.87

2015 MDRT
Foundation Grant





Tencia's Story

When Tencia's husband died before the birth of their third son, she became the sole provider for her family. As a woman living in an underserved area of Mozambique, Tencia struggled to make her bread-making business sustainable without access to clean water. To get the water needed to make her bread, she would walk for miles to the nearest water supply and have to carry 40-pound jerry cans back to her home.

With the help of charity: water, Tencia's village received a new drilled well that provided a clean and sustainable source of water. "When we were fetching water from the river, it took so much time," Tencia said. "There was no time for other activities. Now we can get water one, two, three, four times from the borehole because it's so close!"

Access to water allowed Tencia to double her production and profits from her bread business, so she can provide for her family and help build a stronger future for her kids.

Original story reported by Tyler Riewer / charity: water



Waterwalk

At the 2015 Annual Meeting, MDRT members participated in a Waterwalk to symbolize the thousands of miles those without access to clean water have to walk every day in developing countries.

MDRT FOUNDATION

MDRT Foundation Past Presidents

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 2007-08 Patricia L. Krarup, MSFS, ChFC
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 2005-06 Donald J. Benedetti
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 2002-03 Mitchell Wm. Ostrove, CLU, ChFC
 2001-02 Allen R. Bruce, CLU, ChFC
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 1982-83 E. Price Ripley, CLU *
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 1977-78 William M. Shelton, CLU *
 1976-77 Richard G. Bowers Sr., CLU *
 1975-76 William C. Morton Jr. *
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 1973-74 Frank Nathan, CLU *
 1972-73 Arthur F. Priebe Sr., CLU *
 1971-72 Donald Shepherd *
 1970-71 John O. Todd, CLU *
 1968-70 Iram H. Brewster *
 1967-68 Alfred J. Lewallen, CLU *
 1964-67 James B. Irvine Jr., CLU *
 1962-64 R. S. Albritton, CLU *
 1961-62 William D. Davidson, CLU *
 1959-61 Adon N. Smith II *

* DECEASED

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“A HERO IS SOMEONE
 WHO UNDERSTANDS THE
 RESPONSIBILITY THAT
 COMES WITH HIS FREEDOM.”

Bob Dylan

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**MDRT
FOUNDATION
CANADA**

MDRT Foundation Canada had an exciting year with many initiatives engaging MDRT members, including a successful holiday campaign and a Valentine's Day online silent auction.

In 2015, MDRT Foundation Canada granted hope across Canada by awarding CAD 73,050 to 19 charities endorsed by members.

As a collective group, our true power is measured by how many people we can uplift — a notion reflected in the continued charitable efforts of MDRT Foundation Canada.



**MDRT
FOUNDATION
JAPAN**



In 2015, MDRT Foundation Japan granted a total of JPY 6 million (approximately USD 50,000) to 28 charities sponsored by members in Japan. The Japan chapter chose to support the following charitable organizations for multiple years: Ashinaga Scholarship, a provider of scholarships to children who have lost parents; Child Chemo House, a residential facility for families with children who have pediatric cancer; and Japan Service Dog Association, a service dog training organization.

During the chapter annual meeting in April, MDRT Foundation Japan raised a record high of more than JPY 10 million (USD 82,000) from more than 2,000 members.

On November 21, 61 MDRT member volunteers visited the Ishinomaki district, an area severely damaged by the Great East Japan Earthquake in 2011. Some 50 local kids and their parents, all living in temporary housing, got to enjoy a day at Sendai Umino-mori Aquarium thanks to these volunteers. Another group of member volunteers visited nearly 100 temporary houses to help support elderly residents.

VOLUNTEER SERVICE PROJECTS

The MDRT Foundation develops meaningful volunteer service projects and brings MDRT members together to make a difference for communities in need. By partnering with local charitable community organizations, volunteers get to see firsthand the impact of their investment of time and effort.

In addition to the labor that members selflessly gave, the MDRT Foundation also awarded a USD 10,000 grant to Habitat for Humanity Greater Cincinnati and a USD 50,000 grant to the St. Bernard Project.

In 2015, MDRT members helped build two homes for low-income families in Cincinnati, Ohio.



More than 100 MDRT members from 16 countries completed home renovations for families affected by Hurricane Katrina in New Orleans, Louisiana.



“The 2015 New Orleans Annual Meeting was meaningful in many ways. There was nothing more gratifying to me than knowing we made a lasting difference in New Orleans by volunteering to give back before the first session even started.”

Derek J. Reed, CLU, CFP

GIFT OF LIFE INSURANCE PROGRAM

The Gift of Life Insurance program recognizes donors who have made a long-term commitment to the MDRT Foundation through modest donations of a life insurance premium. The generosity of Gift of Life Insurance donors helps fund the MDRT Foundation endowment and ensures the future of the Foundation's grant programs. The dollar amounts listed are based on the benefit amount designated to the MDRT Foundation.

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Mark J. Hanna, CLU, ChFC

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Douglas R. Peete, ChFC
Barbara A. Pietrangelo, CFP, ChFC

USD 100,000 to 249,999

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Julia R. Cheng, CFP, MBA
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Donald E. Baxter, CFP
Sally Biever-Ward, CLU
Lyle L. Blessman
John H. Bowen III
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Stephanie A. Walsh, CLU, ChFC
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E. Dennis Zahrbock, CLU, CFP



USD 25,000 to 49,999

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 Larry J. Baker, CLU, ChFC
 Ronald D. Balser, CLU
 Ronald E. Bishop
 Bradley Bofford, CFP, ChFC
 D. Scott Brennan
 Michael O. Brown, LUTCF
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 George Creznic Jr., CLU, ChFC
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 W. Scott Gons, CPA, ChFC
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 William E. Griffith, CLU, ChFC
 Joan Halstead, CLU, ChFC
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 David A. Hjorth, CLU, ChFC
 Robert B. Holland, CLU, ChFC
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 Douglas W. Johnson, CLU, MSFS
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 David F. Lau, CLU, ChFC
 Donald M. Lawson, CLU, LUTCF
 Caryl T. Lenahan

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 Frank A. Marcin, CLU, MSFS
 JoAnn M. Martin, CPA, FLMI
 Frank D. McArthur II, CLU, ChFC
 Barry McBride, CLU, AEP
 Allan T. Mendels, CLU, ChFC
 John R. Milam, CLU
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BEQUESTS AND CHARITABLE TRUSTS

You can leave a legacy of compassion by naming the MDRT Foundation as a beneficiary of your estate. The following individuals have named the MDRT Foundation as a beneficiary in their will or charitable trust.

Joyce Baker

Walter G. Barnes, CLU, ChFC

Jack E. Bobo, CLU, FLMI

Tom B. Brown, CLU, ChFC

David M. Ethell, LUTCF

Millard J. Grauer, CLU, ChFC

Roger A. Herrmann, CLU

R.J. Kelly, ChFC, MSFS

William G. Loventhal III, CLU, CFP

Sally W. Munford, CLU, MSFS

Marilyn H. Rose

Jack Stone, BAHonsEco, Cert PFS

Brian P. Walsh, CLU, ChFC

For more information about how to include such a gift in your estate planning, please email foundation@mdrt.org or call +1 (847) 692-6378.

HABITAT FOR HUMANITY

There is no place like home.

That statement has deep meaning for Rowena, who lived in a broken shack for years with her husband and daughter before receiving a home through Habitat for Humanity Philippines.

Rowena, a part-time laundry worker, and her husband struggled to pay rent and provide food and school supplies for their daughter. Then in 2013, Super Typhoon Yolanda hit the Philippines, destroying the shack where they lived.

It was shortly after this disaster when Rowena received the good news that Habitat would provide a home so her family could start rebuilding their future together. “When I was younger, it was my dream to live in a nice house,” Rowena said. “Now, my dream has come true.” Soon after moving into their new home, Rowena’s husband found a better-paying job, allowing them to live comfortably and save for the future.



USD 25,000

2015 MDRT
Foundation Grant



PHILIPPINES



OUR HERO

Thomas R. McCoy

GRANT SPONSOR

Marshalltown, Iowa

HOMETOWN

22

MEMBER YEARS

My mother is one of the most inspiring people I know.

MY HERO

GRANT IMPACT

"The grant will help build a home in a community for families in need. Many of these families are still recovering from the typhoon that devastated the Philippines in November 2013."

2015 ANNUAL GIFT LIST

The MDRT Foundation is grateful for the generosity of our donors. Because of your support, we can continue to help children and adults in need worldwide. Knights are our most loyal supporters who have given USD 2,000 or more in lifetime contributions. Annual gifts can include donations, pledge payments, tributes, speakers fee donations, matching gifts, cash value of donated life insurance policies, premium payments or appreciated securities. The donors listed here are Foundation Knights who have made annual gifts between January 1 and December 31, 2015. To see a complete list of 2015 donors, please visit mdrtfoundation.org

Levels of Knighthood*

Royal Order Excalibur Knight	USD 250,000
Legion of Honor Excalibur Knight	USD 100,000
Excalibur Knight	USD 50,000
Platinum Knight	USD 25,000
Diamond Knight	USD 10,000
Gold Knight	USD 5,000
Silver Knight	USD 3,000
Bronze Knight	USD 2,000

*Based on Cumulative Lifetime Gifts

Annual Recognition

◊ Inner Circle Society	USD 5,000 or more in 2015
» Annual Leader	USD 2,500 – 4,999 in 2015
^ Annual Sustainer	USD 1,000 – 2,499 in 2015

Royal Order Excalibur Knight

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 Bruce W. Etherington,
 CLU, ChFC ◊
 Maria Ferrante-Schepis, CLU
 Richard L. Haas ◊
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 John F. Nichols, MSM, CLU ◊
 Douglas R. Peete, ChFC »
 Barbara A. Pietrangelo,
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 Brian G. Tarpey ◊

Legion of Honor Excalibur Knight

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 Guy E. Baker, MSFS, CLU ◊
 Donald J. Benedetti ◊
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 Allen R. Bruce, CLU, ChFC ^
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 Robert Hintze Colyar,
 CLU, ChFC ◊
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 James V. Durkin, CFP, CLU ◊
 Marvin H. Feldman, CLU, ChFC ◊
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 Charles Garriety, CLU, ChFC ^

Allan G. Hancock, CLU, ChFC ^
 Brian D. Heckert, CLU, ChFC ◊
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FISCAL YEAR 2015 FINANCIAL SUMMARY

September 1, 2014 – August 31, 2015

Revenue and Support

Cash Contributions	USD 1,642,235
In-Kind Contributions	880,994
Other Income	104,432
<i>Total Operating Income</i>	<i>2,627,661</i>

Expenses

Program Grants	1,262,117
Fundraising	175,189
Management and General	343,408
Direct Support from MDRT	848,271
<i>Total Operating Expenses</i>	<i>2,628,985</i>

Investment Activity

Realized Portfolio Gains	916,183
Unrealized Portfolio (Loss)	(2,789,642)
Increase in Cash Surrender Value	73,232
Investment Advisor Fees	(80,761)

Change in Unrestricted Net Assets

Decrease in Unrestricted Net Assets	(1,882,312)
Unrestricted Net Assets Beginning of Year	26,795,757
Unrestricted Net Assets End of Year	24,913,445

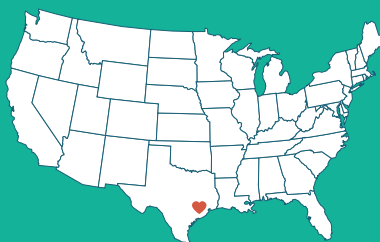
Change in Restricted Net Assets

Increase in Restricted Net Assets	1,500
Restricted Net Assets Beginning of Year	—
Restricted Net Assets End of Year	1,500

BEL INIZIO



USD 3,000
2015 MDRT
Foundation Grant



HOUSTON, TEXAS

There are many life lessons learned when training to run a 5K race. Every race provides a chance to create a new beginning, and the first step is the most important one — these are some of the lessons reinforced by Bel Inizio, a Houston, Texas-based charitable organization that provides fitness and nutrition programs for women in underserved communities.

Recovering from substance abuse, sexual abuse, domestic violence and homelessness, the women work in teams to train for 5K races and learn life skills that can help rebuild their lives.

“At a very challenging and pivotal time in my life, [Bel Inizio] provided me the opportunity to incorporate physical health and fitness into a means of emotional well-being,” Tiffany, a Bel Inizio client, explained. “It was amazing to train for and run my first 5K. I have always wanted to do something like this. During the training, I began to feel stronger both mentally and physically.”



OUR HERO

**Ann Baker Ronn,
LUTCF**

GRANT SPONSOR

Houston, Texas

HOMETOWN

17

MEMBER YEARS

**My parents, Goulda
and Gil Baker, for
their positive attitudes
and passion for
helping others.**

MY HERO

GRANT IMPACT

“This grant will help women develop self-confidence and life skills through fitness and nutrition.”



HOW YOU CAN HELP

The MDRT Foundation is unique among charitable organizations in the way it maximizes an individual's impact to create change around the world. You can support the MDRT Foundation's global grant programs in any of the following ways:



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