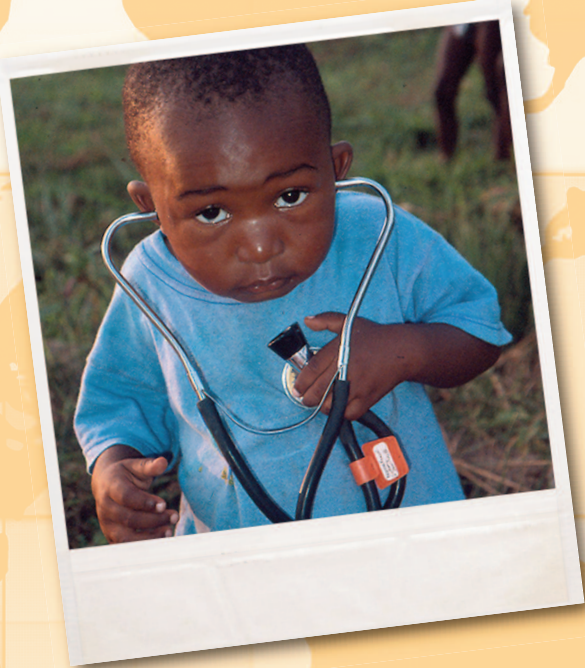


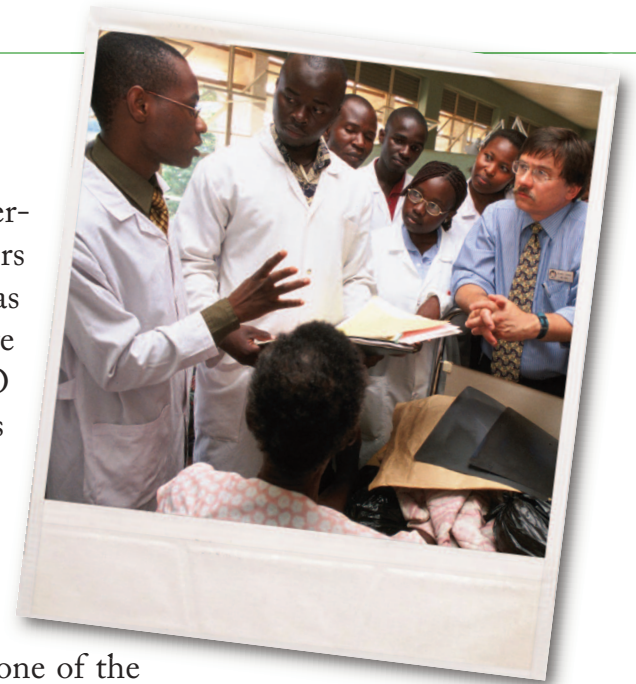
HVO Legacy Circle



An Investment in the Future

In 2006 HVO celebrated its 20th anniversary. At that time the Board of Directors established the HVO Legacy Circle as part of a long-term plan for the future health of the organization. The HVO Legacy Circle honors and recognizes those individuals who have chosen to include HVO in their estate planning.

A planned gift ensures that HVO will be able to continue to make important strides in the education and support of one of the world's scarcest resources – health care professionals. Ensuring HVO's future health will allow us to send ever-increasing numbers of volunteers to share their knowledge and skills abroad and to support the professional development of our colleagues at more than 70 institutions around the world.



Both my wife and I feel that our lives have been greatly enriched by our association with HVO. The opportunity to go to a country where resources are scarce but the interest in learning is vast and to interact with students, doctors, and patients in a meaningful way has been one of the great delights of our lives over the past 20 years. HVO has come to mean so much to both of us. This is why we have decided to join the HVO Legacy Circle and to contribute to the future of this wonderful organization.

*Dr. David Frost, Chair Emeritus
HVO Board of Directors*



When you write or review your will, please consider leaving HVO a charitable bequest as an investment in HVO's future. Planned gifts come in many forms:

- a bequest in a will for a specified dollar amount or a percentage of an estate
- a gift of stock
- a designation of HVO as the beneficiary of a life insurance policy or the assets of a retirement plan
- as part of an income plan (Charitable Remainder Trust, Charitable Gift Annuity, Pooled Income)

If you need advice or have questions about the full range of planned giving options, we recommend you contact your financial planner or attorney. Designating a charitable bequest now can result in substantially reducing estate taxes for your family.

If you are interested in creating a charitable bequest in your will or in discussing some other charitable aspect of your estate planning, contact Executive Director Nancy Kelly at giving@hvousa.org. If you have already made a charitable bequest, please let us know. We will honor all requests to remain anonymous.



*If you plan for a year,
plant a seed;
if for ten years,
plant a tree;
if for a hundred years,
teach the people.
—Confucius*



Health Volunteers Overseas
Improving Global Health Through Education

For more information, please contact Health Volunteers Overseas, n.kelly@hvousa.org