



Dear Friends of Harmony Foundation International,

Thank you for your interest in the Legacy Life Giving charitable giving program. This program offers an exceptional opportunity to create a legacy that will help support the mission of Harmony Foundation International for years to come.

The Legacy Life Giving program is available in association with Matrix Direct. They will answer your questions and show you how you can greatly increase your donation through a charitable giving life insurance policy. They will also provide you with the information you need to get started. Insurance products are offered by the Transamerica Insurance Company. This program is free and there is no obligation.

We are dedicated to making a variety of giving options available to our supporters and we feel this program offers our supporters several great features. Please review the enclosed materials to see how this program can help address your giving needs. We greatly appreciate your interest and generosity.

Respectively Yours,

Clarke Caldwell

A handwritten signature in black ink that reads "Clarke". The signature is written in a cursive style with a large initial "C".

President and Chief Executive Officer
Harmony Foundation International