



Today, we are finding new ways to improve the lives of millions of children and adults with diabetes. How? For years, donors have included the American Diabetes Association and its Research Foundation in their estate plans, allowing the Association to fund research aimed at preventing, treating and curing diabetes. Their legacies have helped people with diabetes live longer and healthier lives. We encourage you to also leave a legacy.

## YOU CAN MAKE A DIFFERENCE

At the American Diabetes Association, we can present several opportunities that can save you money, increase your retirement income, or provide income for your loved ones. Meanwhile, your generous support will continue to build upon the sacrifice, knowledge and advances that have been inspired by others' legacies.

## WAYS TO GIVE

There are many ways to make a legacy gift. Listed below are a few of the most popular techniques. We invite you to choose something that combines your philanthropic giving with your financial needs and tax planning strategies.

### Bequests

A bequest in your will or trust is a simple way to make a difference without affecting your current cash flow, and it ensures a valuable estate tax deduction. You can either make a specific bequest of cash, securities, real property, or bequeath a fraction or percentage of your estate's residual value.

### Make the ADA a Beneficiary

You can name the American Diabetes Association or its Research Foundation as a beneficiary of your insurance or annuity policy, retirement plan, or Individual Retirement Account (IRA).

## GIFTS THAT PAY

### Charitable Gift Annuity

By establishing a charitable gift annuity (CGA), you can secure fixed annual payments for your lifetime. The payment is determined by your age at the time of the contribution. The annuity rate is locked in and remains constant throughout your lifetime.

### Deferred Charitable Gift Annuity

You make the contribution now, securing a large current income tax deduction. We agree to make annual payments to you for life, starting at age 65 or older. This is advantageous particularly if your tax bracket is higher now than it will be later.

### Charitable Remainder Trust

With a charitable remainder trust, you receive annual income for the rest of your life from assets you give to the trust you create. Your income can be either a variable or fixed amount. After your lifetime, the remaining trust balance goes to the charities of your choice.

There are two types of charitable remainder trusts:

An **annuity trust** annually pays you the same amount you choose at the start. Your payments remain the same, regardless of fluctuations in trust investments.

A **unitrust** pays you a variable amount based on a fixed percentage of the fair market value of the trust assets. The amount of your payments is redetermined annually. If the value of the trust increases, so do your payments. If the value decreases, however, so will your payments.

 American Diabetes Association®

**ResearchFoundation**™

*Science. Progress. Hope.*

# LEAVE A LEGACY

To immediately establish a legacy or to learn more about estate and charitable planning:

- 1 go to [www.diabetes.org/giving](http://www.diabetes.org/giving). You will find examples and valuable information about planned giving options.  
Learn how to:
  - Prepare a will
  - Leave more money to your family
  - Create an annuity that pays you income higher than current market rates
  - Reduce estate taxes
  - Establish a trust
  - And much, much more
- 2 contact the Office of Individual Giving at **1-888-700-7029** or [giving@diabetes.org](mailto:giving@diabetes.org). We can help you evaluate personal factors and create examples of income and tax benefits you may receive.

Throughout the years, legacy gifts have helped finance research that has brought major victories in understanding, treating and preventing diabetes. We see this continuing with your help. For generations to come, your estate gift will make a powerful, enduring difference. Your legacy counts.

## SUMMIT CIRCLE MEMBERSHIP

I/We have established a legacy to the American Diabetes Association through my/our:

- Will    Life Insurance Policy    Retirement Plan    Charitable Remainder Trust    Other \_\_\_\_\_  
 in the amount of \$ \_\_\_\_\_  
(optional)

I/We are interested in a Charitable Gift Annuity

Please send a personalized charitable gift annuity illustration for:

- \$100,000    \$50,000    \$25,000    \$10,000    Other \$ \_\_\_\_\_ with  
(minimum \$5,000)

quarterly    semi-annually    annual payments

for me only; My birthday is \_\_\_\_ / \_\_\_\_ / \_\_\_\_

another individual and me: \_\_\_\_\_'s birth date is \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

- I prefer to remain an anonymous member of the Summit Circle.  
(unless you have indicated your wish to remain anonymous, you will be recognized in communication pieces as your name appears above)

Please return this form to:  
American Diabetes Association, Office of Individual Giving, 1701 N. Beauregard St., Alexandria, VA 22311  
For more information, please call **1-888-700-7029** or email us at [Giving@diabetes.org](mailto:Giving@diabetes.org).

## THANK YOU

for supporting our mission to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

