



# Legacy for Life



## The Passion Behind the Research

*Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has. —Margaret Mead*

The American Diabetes Association® (ADA) exists to improve care and help people with all forms of diabetes thrive. Research at the ADA is the engine that drives forward discoveries and clinical advances. Our strategic focus is to help researchers cultivate concepts and establish collaborative networks to maximize their research and, ultimately, deliver their innovations into the hands of individuals with diabetes. We asked some of those best and brightest to share their passion:



**Lisa R. Beutler, MD, PhD**  
*Northwestern University Medical School*

As a clinical endocrinologist, I treat patients with diabetes and obesity every week. It is an exciting time in this field, with rapidly improving treatment options finally available to patients. But there is much we still do not understand about the development and progression of these diseases, and unraveling these mechanisms has the potential to transform therapy and even lead to a cure for them. This is what motivates my research program. This work aims to identify and test novel approaches to treat diabetes and obesity.

**James A. Landay, PhD**  
*Stanford University*

Type 2 diabetes is clearly a growing and important disease impacting many Americans. Fortunately, it is preventable for many people by being more mindful about what they eat and how much they exercise. Unfortunately, this is easier said than done. I myself have struggled with these same issues. It is not easy for many of us. By designing appropriate mobile health technology, we can help people overcome some of the barriers to achieving these behavior changes.



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## Behind the Research

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**Anna Kahkoska, MD, PhD**

*University of North Carolina at Chapel Hill*

I understand, both professionally and personally, that psychological well-being is foundational for reaching treatment goals for type 1 diabetes. Living with type 1 diabetes is not easy, and it often takes a mental and emotional toll on individuals. Even when new interventions are shown to help people with diabetes in clinical trials by supporting these complex social, emotional, and behavioral aspects of managing diabetes every day, they are often not embedded within clinical care at scale and thus never made accessible to the large number of patients who may benefit. We want to change this— by learning how to move the interventions that were successful in clinical trials to the clinic, our project will ensure that people living with type 1 diabetes have access to the comprehensive support they need to achieve their best possible health and wellness.

When you give to the American Diabetes Association, you play a vital role in providing the necessary funding for researchers, healthcare providers, and scientists to make groundbreaking discoveries that help people living with all forms of diabetes thrive.



### **It Takes All of Us**

To ensure the American Diabetes Association continues to make a meaningful impact, we are reaching out to you, our valued supporter, for your insights. Your perspective is invaluable, and your feedback can help shape the future of our efforts. Would you be willing to complete the enclosed survey? Your responses will provide valuable information about your experiences and expectations as a supporter, enabling us to enhance our efforts and initiatives. Thank you in advance for your time and thoughtfulness. Your support has been instrumental in our progress, and we look forward to your continued partnership in the years to come.

## A Time for Planning

Spring is a time to embrace new beginnings, progress, and transformation. Along with completing household chores and decluttering, spring is also a great time to review your estate plans to ensure they are up to date and accurate.

Here are some tips as you work through your review:

### **Make sure your will is updated when there are changes in your life.**

- A new marriage or divorce, the birth of a grandchild, a move to another state, tax law changes, or an increase or decrease in your financial resources are some of the circumstances that may necessitate revisions.
- Plan to evaluate your will at least once a year and meet with your attorney if changes are to be made.
- A codicil should suffice if you have minor amendments to make, but more extensive modifications may require a new will.

### **Keep your will in a safe place, but it should also be easily accessible to family members when needed.**

- It can be helpful to keep the original with your attorney, but it's best practice to store a copy in a secure location—this way, you can review it occasionally. And be sure to let your loved ones know where to find it.

## Our Legacy Society

Our legacy society recognizes donors who remember the American Diabetes Association through gifts in their will, trust, life income plan, or with what may remain in a retirement plan. If you have included the American Diabetes Association in your estate plans, thank you. Please contact Susan Dishart, planned giving officer, at [sdishart@diabetes.org](mailto:sdishart@diabetes.org) or 703-719-8617. We look forward to recognizing your important commitment by welcoming you as a member of our legacy society.

### **Take the time to think through how you want to coordinate your entire estate plan.**

- This critical step can be beneficial to you as well as your loved ones.
- Many assets, such as life insurance, individual retirement accounts (IRAs), and other retirement plans and financial accounts, don't pass through a will but are transferred by beneficiary designation.
- To have an effective estate plan, consider all your assets and plan accordingly.

For more information or to discuss any questions, contact us at [plannedgiving@diabetes.org](mailto:plannedgiving@diabetes.org) or 888-700-7029.

## For Estate Planning Professionals

If you have any questions about your client's beneficiary designations or estate planning inclusions, contact our Planned Giving Department:

P.O. Box 7023, Merrifield, VA 22116  
Phone: 888-700-7029 • [plannedgiving@diabetes.org](mailto:plannedgiving@diabetes.org)  
[diabetes.org/giving](https://diabetes.org/giving) •  
tax ID number 13-1623888



# Gift Annuity Q&A

Did you know there is a charitable gift that provides donors with a stream of income for life? It's called a charitable gift annuity, though it's often called "the gift that gives back." If you want to learn more about such gifts, the following questions and answers can help you decide if a gift annuity is right for you.

## Q: How are charitable gift annuities funded?

**A:** Many different assets can be used to fund a gift annuity for the ADA. For example, you may want to consider using:

1. Cash or the proceeds from the maturity of bonds, certificates of deposit, and other investments.

2. Stocks or mutual funds that are worth more than you paid for them but yield little or no dividends. These assets can provide additional tax benefits. Because capital gains tax is not due when you fund a gift annuity for yourself and/or a spouse, this can be an effective way to make a gift while increasing your spendable income.
3. Fund a charitable gift annuity with a qualified charitable distribution (QCD) (up to \$53,000 for 2024). Your gift annuity will pay 6.3–10.1% for life, depending on your age. This one-time election allows you to postpone income tax until annual payments are received and satisfy the required minimum distributions.

## Q: What if I outlive my life expectancy?

**A:** The gift annuity agreement requires that payments be made for as long as the recipient lives.

## Q: Can I establish multiple gift annuities?

**A:** Yes. Some of our friends have been so pleased with their annuities that they have chosen to create additional annuities over time. This can be a beneficial option, as rates generally increase with age.

## Q: Will a gift annuity be part of my estate?

**A:** Not generally. If payments are made to you only, none of the assets used to fund your gift annuity are included in your probate or taxable estate.



## GIFT ANNUITY PAYMENT RATES

Selected Rates for One Person		Selected Rates for Two People of the Same Age	
Age	Rate	Ages	Rate
90+	10.1%	90/90	9.8%
85	9.1	85/85	8.1
80	8.1	80/80	6.9
75	7.0	75/75	6.2
70	6.3	70/70	5.5

*For illustrative purposes only. Please ask for current benefits and rates for other ages.*



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