

# Legacy for Life



## The Power of Planning

When it comes to healthy living, knowledge is power. And managing your diabetes is much like creating and maintaining your long-term financial and estate plans. Both require awareness, planning, and care.

With these efforts come rewards—with both your health and long-term financial plans, the work you put in today can reap benefits for you, your loved ones, and the organizations you care about, such as the American Diabetes Association® (ADA).

When you talk to your financial advisor or lawyer, consider how you want to distribute your assets and to whom. For example, do you own real estate, stocks, bonds, mutual funds, personal property, retirement assets, etc.? Have you accounted for everyone you would like to remember? Are you planning to support the ADA with a legacy gift? Early preparation is invaluable and can help you ensure the success of your plans.

In much the same way we maintain our health through diet, exercise, and routine check-ups, those who are making their will and estate plans should review, maintain, and update their plans as long-term goals shift and life changes occur. For example, the addition of grandchildren to your family, the passing of loved ones, or financial changes (such as an increase in the value of your investments or changes in tax

laws) can often require a periodic review and revision of your plans.

Most people living with diabetes will tell you that when you practice habits such as managing your diet, monitoring your blood glucose (blood sugar), exercising, and regularly seeing your doctor, the results will bring you not only a healthy and prosperous life, but great personal fulfillment. Likewise, when you take the time to thoughtfully assemble your plans, the legacy you establish with the ADA can make a difference in the lives of the millions of people living with diabetes until we find a cure.



### Need help paying for insulin?

If you or a loved one is struggling to afford life-essential insulin, the ADA can help. Visit [insulinhelp.org](https://insulinhelp.org) or call **1-800-DIABETES (800-342-2383)** to speak with an ADA representative.

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# The Five Ps of Estate Planning

If you have been planning to make your will but aren't sure how to get started, here is some practical help.

## How much does a will cost?

The cost of a will depends on the size of your estate, whether trusts are needed as part of your estate plan, and other factors. Consult your attorney, but remember—any fee will be worth it in the long run.

## How do I go about making a will?

First, make an appointment with an attorney. Before you meet with them, carefully consider your estate using the Five Ps of estate planning:

- **People** in your life for whom you feel responsible and/or wish to remember.
- **Property** you own, including homes, automobiles, securities, jewelry, and other assets.
- **Plans** for the property. Determine a dollar amount or the estate percentage you want each person to receive.
- **Philanthropic** goals you may have for the ADA or other charitable organizations you have supported during your lifetime.
- **Planners** you want to consult about these decisions, for example, your attorney, accountant, and others.

If five Ps aren't enough, remember the sense of **purpose** you'll enjoy knowing you're supporting the ADA and helping the more than 34 million Americans who live with diabetes.

## For more information

At the ADA, planning for a healthy future is important to us. Return the enclosed reply card and let us know if you would like us to send you a complimentary *Better Estate Planning* booklet. Please visit

[diabetes.org/giving](https://diabetes.org/giving) or reach out to us at 888-700-7029 or to your advisor if you have any questions.



## The Top 10 Reasons You Should Have an Estate Plan

With a comprehensive estate plan, you can:

1. Provide for loved ones.
2. Make your intentions clear.
3. Minimize taxes, court costs, and unnecessary legal fees.
4. Outline your health care wishes if you should become incapacitated.
5. Name a guardian for minor children, if necessary.
6. Provide life, long-term care, and/or disability income insurance for your family.
7. Support family members with special needs without interfering with any government benefits they may receive.
8. Include gifts to charities and organizations that have made an impact on your life, such as the ADA.
9. Arrange for the transfer of your business at your retirement.
10. Update your plans to reflect your changing circumstances and wishes.

# You Are Not Alone

Have you or a loved one recently been diagnosed with diabetes? You probably feel overwhelmed and confused. You might be asking yourself, “What now?”

The good news is you have a supportive community. Countless others have felt the same shock—you don’t have to maneuver this by yourself. Your diagnosis is simply the first step in your diabetes journey. Managing your diabetes is possible through diet, exercise, medical support, and emotional help. The ADA has many resources that can guide you through this time.

Diabetes requires constant medical care to keep you healthy. There are strategies you can use that go beyond just managing your blood glucose (blood sugar) to reduce your risk of complications.

Experts agree that learning the different strategies and understanding how to manage your diabetes independently is key to reducing your risk for long-term complications. The ADA’s *Standards of Medical Care in Diabetes (Standards of Care)* is a tool used by clinicians, researchers, policy makers, and others interested in diabetes management to discover the latest in high-quality diabetes care.

Here are examples from this year’s *Standards of Care* that may help if you have a new diagnosis:

- Everyone with diabetes can benefit from a diabetes care team. The team may include a diabetes care and education specialist, primary care doctor, specialty clinicians (specializing in a specific field),



nurses, dietitians, exercise specialists, pharmacists, dentists, podiatrists, and mental health professionals.

- A complete medical evaluation should be performed at the initial visit to your doctor that includes:
  1. Confirming a diabetes diagnosis.
  2. Evaluation for diabetes complications and other conditions.
  3. Review of previous treatment and risk factor management.
  4. Discussing and developing a diabetes care plan.

“We recognize that people living with diabetes and health care providers around the world look to our *Standards of Care* for the latest in how new research can impact care and are excited to provide this valuable resource,” said Dr. Robert Gabbay, Chief Scientific & Medical Officer at the ADA. “The evidence for the prevention and treatment of diabetes and its complications is constantly evolving, and it is crucial we do our best to keep medical professionals informed on the best practices and medical advances in the field of diabetes.”

To keep up with the latest information from the ADA, you can connect with Dr. Robert Gabbay on social media through his Ask Dr. Bob live segments. Join our Chief Scientific and Medical Officer LIVE on our national Facebook, YouTube, and LinkedIn pages as he answers your diabetes questions!



Dr. Robert “Bob” Gabbay



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## Honoring the Legacy of Howard C. Daly

Howard was in his 50s when he was diagnosed with type 2 diabetes. Through resources from the ADA, he educated himself about the disease. Armed with this knowledge, he beat the diagnosis for almost 40 years. He played golf and carefully watched his diet. He weighed and measured his meal portions and had a very strict eating routine. He also allowed himself snacks throughout the day—mostly nuts and pretzels.

Howard passed away in May of 2021, but his legacy lives on through naming the ADA a beneficiary of a gift from his estate.

The resources the ADA provides to those living with diabetes helped Howard live a long and healthy life with the disease. His hope was that all people diagnosed with diabetes will learn to understand and manage the disease and live their life to the fullest. Howard's generous gift to the ADA will help us continue our vital educational programs and resources.



### The Summit Circle

The Summit Circle recognizes donors who remember the American Diabetes Association® (ADA) 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 Planned Giving Officer, Susan Dishart, at [sdishart@diabetes.org](mailto:sdishart@diabetes.org) or 888-700-7029. We look forward to recognizing your important commitment by welcoming you as a member of the Summit Circle.



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