

Legacy for Life



The Biggest Reward

Beryle was born in Marion, Michigan—a tiny town that is no longer on the map. There were 26 people in her graduating class; one was a nice boy named Doug, who has become an important part of her life.

She was 21 years old when diagnosed with type 1 diabetes. Beryle had to learn about blood glucose (blood sugar) testing and insulin shots. She gave herself about 30,000 shots before she was able to move to an insulin pump. Beryle is eternally grateful for the medical advances that have helped her live such a full life.

For over 26 years, Beryle taught English, reading, and writing to middle and high school students. One of her favorite compliments was from a very special student who shared that some of the kids thought she “taught like a pipe organ, banging out instructions,” but he thought she was more like a “finely tuned piano.” Although Beryle says she’s an ordinary person who just hopes to make a small difference in the world, she evidently made a positive impression on that student.

Beryle traveled the world and has so many wonderful stories of the places she visited. She saw the fireworks while celebrating Bastille Day in France, shopped on the streets of Mexico, and slept in a yurt in Mongolia. But



it was interacting with the people she met that made her trips so special. “People are people no matter where they live or what they do for a living. Everyone deserves respect and a smile.”

Beryle has more than she needs, is so thankful for the life she has, and loves to give back to charities that are important to her. After some reflection and research, she uses part of her retirement income to make her gifts to the American Diabetes Association® (ADA). By giving directly from her individual retirement account (IRA) with a qualified charitable distribution (see Page 2 for details

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on this type of gift), she saves on taxes. But the biggest incentive is that she can support the ADA, which is so close to her heart.

Beryle was widowed nearly 15 years ago. Years later, she reconnected with Doug from her high school days. They happily take care of each other. She spends most of her free time in her yard tending her crocuses, hyacinths, lilies, and daffodils and revels in their beauty and promise when they burst through the ground with new life in spring. It's a reminder in her own life that "attitude is everything—waking up each day feeling happy and sharing kindness and love can make life beautiful."



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 or call **1-800-DIABETES (800-342-2383)** to speak with an ADA representative.

Make a Difference Today and Tomorrow

Whether you want to put your gift to work today or ensure our work continues in the future, there are many ways to give to the ADA.

Make a Difference Today

Gifts of stock or securities. Different tax results come from giving different types of assets. For example, gifts of highly appreciated securities held longer than one year may save money come tax season.

Donor advised funds. If you have a donor advised fund (DAF), consider recommending a grant from your fund to the ADA. You may be able to direct your grant to a particular area of interest. You may also designate the ADA as a beneficiary of a final grant so that funds remaining in your DAF after your lifetime can be distributed to honor your wishes.

Make a Difference Tomorrow

Leave a gift in your will or trust. A gift in your will or trust is a simple way to make a difference. You can either make a specific

bequest of cash, securities, or real property or leave a fraction or percentage of your remaining assets.

Retirement account beneficiary. Name the ADA as a beneficiary of your retirement plan or IRA. Funds from these accounts may subject your heirs to federal income tax, so it may be wise to make charitable gifts from these sources.

Life insurance. If you have a life insurance policy you no longer need, you can easily designate the ADA as the beneficiary for a percentage or specific amount. You can also name the ADA as the owner and beneficiary of an existing policy.

Learn More

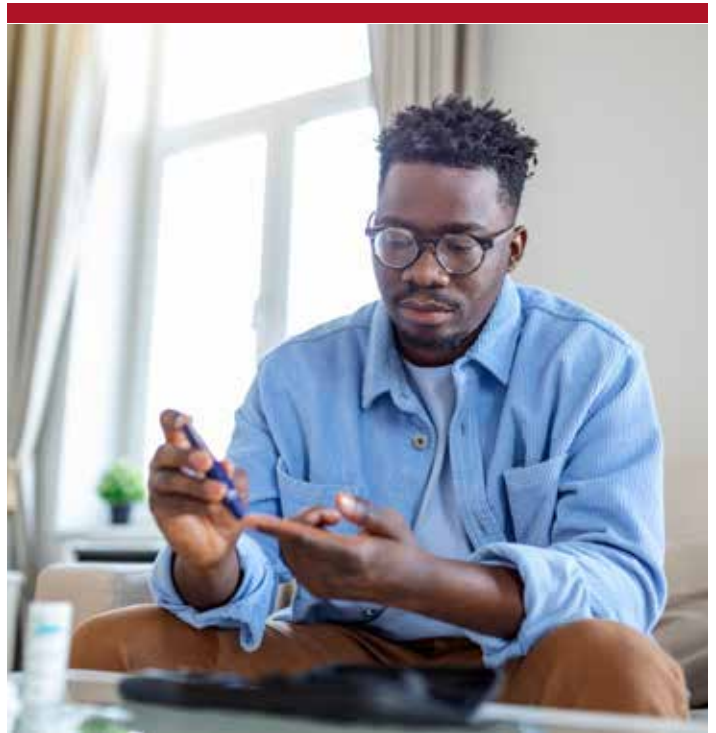
We are here to help. For more information on how you can help in the fight against diabetes through legacy planning, contact Susan Dishart, planned giving officer, at 703-719-8617 or sdishart@diabetes.org, or visit diabetes.org/giving.

Give and Receive with a Gift Annuity this Year

A charitable gift annuity (CGA) is an excellent way for you and a loved one of your choice to receive payments for life from your gifts to the ADA. Here's why:

- Gift annuity rates have increased.
- The charitable deduction available for a gift annuity may enable you to itemize on your 2023 income tax return.
- The most important benefit of establishing a gift annuity is that you provide thoughtful support for the ADA.

If you are interested in a CGA, we'd be happy to provide a personalized illustration of the tax and financial benefits for any arrangement you'd like. Contact Susan Dishart, planned giving officer, at 703-719-8617 or sdishart@diabetes.org, or visit diabetes.org/giving.



Gifts with Appeal

If you are 70½ or older, you can make tax-free IRA gifts—called qualified charitable distributions (QCDs)—directly to the ADA. You may make QCD gifts up to \$100,000 per person per year or \$200,000 for a couple with separate IRAs.* While IRA owners age 70½ or older can make gifts directly to the ADA from their IRAs, the minimum age for taking required minimum distributions (RMDs) has increased to 73.

*QCD amount will be indexed for inflation.

For 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

diabetes.org/giving • tax ID

number 13-1623888



Diabetes and Hearing Loss: Two of America's Most Widespread Health Concerns

More than 37 million people in the U.S. have diabetes, and hearing loss is twice as common in people with diabetes as it is in those who don't have diabetes. Of the 96 million adults in the United States who have prediabetes, the rate of hearing loss is 30 percent higher than in those with normal blood glucose (blood sugar) levels.

Right now, we don't know how diabetes is related to hearing loss. It's possible that the high blood glucose levels associated with diabetes cause damage to the small blood vessels in the inner ear, similar to the way in which diabetes can damage the eyes and the kidneys. But more research needs to be done to discover why people with diabetes have a higher rate of hearing loss.

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 Susan Dishart, planned giving officer, at sdishart@diabetes.org or 703-719-8617. We look forward to recognizing your important commitment by welcoming you as a member of the Summit Circle.

Since it can happen slowly, the symptoms of hearing loss are often hard to notice. In fact, family members and friends sometimes notice the hearing loss before the person experiencing it.

Signs of hearing loss:

- Frequently asking others to repeat themselves.
- Trouble following conversations that involve more than two people.
- Thinking that others are mumbling.
- Problems hearing in noisy places, such as busy restaurants.
- Trouble hearing the voices of women and small children.
- Turning up the TV or radio volume too loud for others who are nearby.

What should I do if I suspect hearing loss?

Talk to your primary care provider. You may want to seek help from a hearing specialist, such as an audiologist, a licensed hearing aid dispenser, or a doctor who specializes in hearing problems. From a full hearing exam, you'll learn more about your hearing loss. You will also learn what can be done to treat it.

Thanks to the support of donors like you, the ADA is able to help fuel scientific advances and pioneering discoveries for both type 1 and type 2 diabetes that help those living with diabetes enjoy longer and healthier lives.



Planned Giving Department
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