

## Frank & Sandra Diamond

*Sandra Diamond, a member of the All Children's Hospital and All Children's Health System boards, reflects on the decision to become a Dream Builder with a planned gift to the ACH Foundation:*

### How did you first get involved with All Children's Hospital?

About 20 years ago I attended a Foundation Planned Giving Advisory Council meeting for estate planning professionals. We met as an informal group with Foundation staff to learn about the Hospital. Not long afterward, I was recruited to the Foundation Board and eventually became the Chair of that Board. I continued my service and moved to the Hospital and then the Health System Board. Right now I serve on both the System and the Hospital Boards, with the goal of providing continuity through both Boards.

### Why did you become a Dream Builder, and why do you think it is important?

First of all, I am an estate planning attorney and I talk to my clients every day about their estate plans. I know how important that is. Clearly I have a very strong relationship with the Hospital because of my years of Board service and the fact that my

husband, Frank, is a pediatric endocrinologist (he physically works at All Children's but is on the faculty of the USF College of Medicine). Both Frank and I think that remembering All Children's in our estate plan is very important. When we thought about our estate plan we considered All Children's and other charities that are important to our community. Throughout our lives we have



given our time and energy as well as monetary support to community charities that were meaningful to us. We feel it is important to continue that commitment to help through our estate plan.

### What do you hope your planned gift accomplishes?

Of course I wish it were bigger, but if everyone made some effort to consider designating a portion of their estate to important community charities, those gifts will add up. I hope our gift will encourage others

to think about their estate plans and making All Children's a part of those plans. Many of these types of gifts will make a bigger impact on the future of the Hospital. All Children's needs all kinds of support: yearly support through the Telethon, gifts to the Campaign to help build the new Hospital, and support from planned gifts that may not come to fruition for 15 to 20 years. All types of gifts are important, and we know that our planned gift will be important in helping All Children's in the years ahead. All Children's will be around in the future—caring for, finding cures and doing good work for children—and we want to be a part of that beyond our lifetimes.

### Is there any special message you want to convey with this gift?

There is. Our lives are so busy that there is a measure of satisfaction in knowing you have put plans in place (for organizations and people you care about) for when you are gone. As an estate planner I know nobody likes to talk about or deal with issues of what is going to happen at their death. It seems like that it is especially difficult for younger people to take time out of their busy lives to make those plans. I hope my story will help people to understand that there is satisfaction in knowing that you have put plans in place to take care of your loved ones and important causes like All Children's. In addition, I hope to convey that the feeling that you are helping someone through your estate, whether large or small, is a wonderful and fulfilling feeling.

## You Can Have Your Cake and Eat It, Too!

*One of the most time-honored ways to make a charitable gift is establishing a charitable gift annuity. Reportedly, the first gift annuities were created in the mid-nineteenth century. There are now many creative options for structuring gift annuities based on your individual needs and desires.*

Thousands of people have a passionate concern for their favorite charities, yet recognize that they will outlive their resources and will need future income. Some will need income for life and others short-term, until other retirement resources become available. The charitable gift annuity offers a unique opportunity to serve each of these goals admirably.

At the present time, annuitants earn incomes between 5.7% and 11.3%, depending on age. Considering fixed income earning options offered commercially, the gift annuity offers a very attractive rate of return. If the date when the gift annuity payments begin is deferred one year beyond the date the gift annuity is set up, the rates can be even higher.

For donors who are younger, the option to elect a deferred payment and be flexible on the payout date is quite attractive. There are also creative ways to craft an annuity using a variety of property for the gift including CDs, stock or real estate. Many scenarios will benefit donor and charity alike.

Who says you can't have your cake and eat it, too? For more information on creative options for gift annuities to meet your needs, please visit our web site or give us a call. We look forward to helping you.



## Visit Our Web Site!

### SIGN UP TO RECEIVE OUR NEWSLETTER ONLINE!

Our web site provides you with helpful estate planning information to assist you in creating the plan that is right for you. We maintain up-to-date gift planning information for you to access via the Internet. We invite you to visit us online at [www.allkidsgifts.org](http://www.allkidsgifts.org) and sign up for our eNewsletter. There you can find valuable information including:

**Weekly Articles** - Read weekly articles on estate planning vehicles including wills and trusts that can work for you.

**Gift Planning Stories** - Read actual stories of donors who received tax benefits by making charitable gifts.

**Personal Web Presentations** - View your personalized web presentation that shows the income and tax benefits of setting up a gift plan using your assets and property values.

*Sign up Now to Receive Our Free eNewsletter!*

Please call me. I would like more information about All Children's Hospital Foundation's Dream Builders program.

Please contact me, I am considering a gift to All Children's Hospital.

I have already remembered All Children's Hospital in my estate plan.

Please send me more information about charitable gift annuities.

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone Number \_\_\_\_\_

Yes, I'm interested in receiving a monthly Gift Legacy eNewsletter. My email address is \_\_\_\_\_

**This information is strictly confidential.**



## Dream Builders

*Creating a legacy for tomorrow's children...today.*





## Dream Builders



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 Manager of Planned Gifts

### Get Peace of Mind With a Gift Annuity!

Margaret owned highly appreciated stock. Recently, Margaret became concerned when her stock went down in value. She called our office and learned that she could transfer the stock for a gift annuity that would provide fixed income of nearly 8% annually, based upon her age. She would bypass capital gain tax on the gift portion and receive a large income tax deduction. Margaret decided to establish a \$10,000 gift annuity and was delighted with the results. With fixed income for life, Margaret no longer worries about the fluctuating markets and has peace of mind.



### 10 Reasons to Like Gift Annuities

- Simple, easy contract*
- Fixed income stream*
- Income paid for life*
- Higher payouts with age*
- Tax-free income portion*
- Capital gain paid over life*
- High effective return*
- Bypass of gain on gift part*
- Tax savings from deduction*
- Satisfying gift to charity*

## Creating a Legacy of Love

Winston Churchill once said, "We make a living by what we get; we make a life by what we give." From our earliest days as a nation, Americans have demonstrated a remarkable spirit of generosity. Each year Americans give more than any other country in the world.

Philanthropy has built remarkable educational institutions, cured deadly diseases and continues to fund research and facilities dedicated to our health. Our generosity also funds religious, environmental and social efforts from sea to shining sea. Yet, the vast majority of Americans are not able to give as much as they would like.

The truth is that while many are limited by the realities of a day-to-day budget, a little careful planning today makes it possible for almost anyone to do more in the future to help those you love including family, friends and charity.

The most frequent gifts made in a will or trust include:

#### A Fixed Bequest:

This is the gift of a fixed dollar amount to a family member, friend, or charity.

#### A Specified Percentage:

Many people divide their estate by percentages, leaving a specific percentage such as 10% or 20% to be divided among a named list.

#### A Gift of a Specific Asset:

On some occasions, gifts of a parcel of real estate or a block of stock help fulfill a desired objective to give to family, friends or charity.

#### A Residual Gift:

Specific bequests are often given to family members and the remainder of the estate is divided equally among a variety of charitable causes.



#### Gift in Trust:

There are a number of appropriate ways to leave a gift in trust. For example, a trust can provide a surviving family member with income for life with the remainder going to charity after the death of the survivor. Alternatively, a trust may provide income to charity for a prescribed number of years with the remainder ultimately going to a family member.

Winston Churchill left us with a legacy for life that has brought enormous benefit to future generations. For more information on how you can leave a lasting legacy, please contact the Foundation.

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#### ~ Online Reading ~

To learn more about how you can leave a legacy, go to our planned giving web site at [www.allkidsgifts.org](http://www.allkidsgifts.org)