continued from front

finding the best way for an individual to carry out his or her charitable intent. Scientists at the DRI say this funding makes a critical difference and provides vital support in four key areas:

• Provides the funding to immediately begin work on promising ideas.

• With preliminary results in hand, researchers can then apply for outside, competitive funding. This evaluation process—called “peer review”—can take up to a year. During this process, DRI scientists remain funded by the DRI Foundation and can continue to advance their work.

• While researchers may receive grant support for their projects, rarely is the grant large enough to cover all costs. Again, the support of the Foundation allows scientists to pursue various research avenues.

• Provides the funding for patient-based studies, often the most expensive phases of testing. Historically, fewer grant dollars have been available for this stage. DRI Foundation dollars make the biggest difference here, especially since these studies are critical in the search for a cure.

“Those who create a gift plan to leave a legacy to the DRI Foundation through bequests, beneficiary designations for retirement plans, charitable trusts and existing life insurance play a pivotal role in enabling the DRI to bring the most promising new discoveries to patients more quickly than ever before,” said Robert A. Pearlman, president and CEO of the DRI Foundation.

This funding also comes at a time when the Diabetes Research Institute is expanding its research programs and applying the newest technologies in biomedical research to restore insulin production. New scientific teams at the DRI are delving into such areas as cell regeneration, tissue engineering, cell transdifferentiation, and nanotechnology, among other cutting edge areas that are showing so much promise.

“All this allows us to create new programs and expand existing ones in several critically important areas of diabetes research where progress needs to be made and jumpstart research immediately in these areas,” said Camillo Ricordi, M.D., scientific director of the Diabetes Research Institute. “The significance of these gifts cannot be overestimated in terms of what it has meant for people living with diabetes who look to the DRI with hope for a cure.”
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PLANNING AHEAD TO MAKE A DIFFERENCE

Marcia and Andrew Gill of Chicago are concerned about how their money will be used when they are gone. They have established a charitable remainder trust to ensure that their money continues to benefit the DRI. To create the trust, the Gills sold their rental property for $1.5 million. They directed that the funds be used to support the Diabetes Research Institute to support their research programs.

The Gills will receive an annuity of $30,000 for their lifetime and quarterly distributions of $25,000 to their son, Jeff. The remainder of the trust will be used to support the Diabetes Research Institute.

As a result of the Gills' charitable giving, they will enjoy a reduction in their estate taxes.

Creating a charitable remainder trust allows you to leave your monies to the Diabetes Research Institute while receiving income for life and maximizing contributions to your estate tax.

With most of the year ahead of us, we now have the time and the flexibility to make key decisions that would allow us to make a difference in the lives of millions of children and adults living with diabetes. This issue of DRI Financial Focus explores how you can develop your Charitable Action Plan for 2010 and help bring the Diabetes Research Institute closer to a cure.

A FAMILY TRADITION OF GIVING

Many of our friends would like to combine their gains of passing assets on to family and making gifts to the DRI Foundation to support our patient-centered, cures-focused research. Federal tax law allows you to both commit to a multi-year charitable giving plan and reduce or eliminate federal gift and estate taxes by creating a special kind of trust. This nongrantor charitable lead trust will last for the pre-determined length of time you choose, after which trust assets will be distributed to your designated beneficiaries.

Charitable example: Joe R. contributes $500,000 to a lead trust and directs that $50,000 be paid to the DRI Foundation each year for the next 20 years. The results illustrated. You should seek the advice of an attorney for applicability to your own situation.

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A MESSAGE FROM THE CHAIRMAN

The information contained herein is offered for general informational and educational purposes. The figures cited in the examples and illustrations are accurate at the time of publication and are based on federal law as well as IRS discount rates that change monthly. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation.
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Remember, the future of those whom you care about most is a reflection of the plans you make today. We hope you will consider making the Diabetes Research Institute Foundation a beneficiary of your estate planning.

Sincerely,

Chairman of the Board

Thomas D. Stern
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Creating Your Charitable Action Plan for 2010

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A Family Tradition of Giving

Many of our friends would like to combine their goals of passing assets on to family and helping the DRI Foundation to support our patient-centered, cure-focused research. Federal tax law allows you to both commit to a multi-year charitable giving plan and reduce or eliminate federal gift and estate taxes by creating a special kind of trust. This nongrantor charitable lead trust will last for the pre-determined length of time you choose, after which trusts assets will be distributed to your designated beneficiaries.

Charitable example: Joe R. contributes $500,000 to a lead trust and directs that $50,000 be paid to the DRI Foundation each year for the next 20 years. Joe is the nongrantor donor of the lead trust, which will be divided equally among his children. The present value of the annual $50,000 distribution to each is slightly more than $121,000, so the trust will not have a marketable gift to his children. If the trust generates a return of 8% each year, more than $1,450,000 will be intact when the trust ends and will be divided among the children—all with no gift or estate tax.

A Winning Opportunity for All

Those with philanthropic goals may find that incorporating their charitable plans in their retirement deliberations may be beneficial to themselves, their family and the DRI Foundation. If you would like to play a leading role in the DRI’s effort to cure diabetes and maximize contributions to your family and the DRI, you may want to consider converting your IRA to a charitable remainder trust and using the payments to fund a life insurance policy that would go to your children.

The Gift That Leaves a Legacy

For many years, Dr. Jones, 50, has wanted to make a significant contribution to the DRI Foundation. With a special life-income gift known as a “flip trust,” he could both accomplish his philanthropic goal and supplement his traditional retirement plan.

Charitable example: Dr. Jones contributes $25,000 a year for 15 years until he reaches his anticipated retirement age of 65 to a charitable remainder flip trust for the DRI. His annual contributions will generate deductions of approximately $109,000. The trust will be administered so that it pays him little or no income until he reaches 65, at which time it will “flip” and begin paying him 6% of the trust’s value. Assuming it grows at an annual rate of 8% and distributes no income to Dr. Jones during the first 15 years, the trust will grow to more than $187,000 when the payments start. This means that Dr. Jones will receive almost $41,000 that first year of retirement. Over his life expectancy, he will receive more than $350,000. Ultimately, this charitable plan will enable Dr. Jones to make a legacy gift to the DRI of almost $1,000,000.

Now Is the Time to Start

The DRI’s progress has truly changed the lives of those affected by diabetes. Much has been accomplished and the cure is closer than ever before. We thank you for your consideration of a legacy gift to help us fulfill our lifelong goal.

If you would like to pull information together and explore a wide range of charitable planning ideas, please send a complimentary copy of one of our booklets, Planning Your Wishes: A Guide to Your Will and Trusts, to yourself, a friend, or family member. Or you can request a call-back from one of our DRI officers at (800) 321-3437 to become a DRI Heritage Society member.

Ivette and Juan Elias Calles

Ivette and Juan Elias Calles each have life insurance policies in which the DRI Foundation is named as the sole beneficiary. They have a great affinity for the DRI, as their daughter, Ivette Marie, has type 1 diabetes for 25 years, and a daughter-in-law, Jeannette Calles, has worked as a Research Associate at the DRI for 12 years. Both Mr. Calles, who served as a longtime member of the DRI Foundation Board of Directors, and Mrs. Calles have recently increased their policies and directed that the funds be used by the DRI for the area of greatest need. Designating the DRI Foundation as a beneficiary of a life insurance policy is a simple yet effective way to provide for the future of our work.

Charitable example: Philip and Carole C. determine that they want to withdraw the assets in their traditional IRA, valued at $250,000, to create a charitable remainder annuity trust with the DRI Foundation that would make payments to them for 10 years. They use those payments to fund a life insurance policy in an irrevocable trust for their children. Withdrawing $30,000 from their IRA would normally result in a $200,000 tax bill. They can reduce that tax bill to $99,200 by investing the $300,000 in a charitable remainder annuity trust. Assuming 5% returns, the trust would pay Philip and Carole $2,500 a year, which the beneficiaries could use to purchase a $1.6 million life insurance policy that would ultimately go to their children—more than three times the value of the $500,000 IRA. The trust could provide $600,000 to the DRI Foundation in 10 years.

To ensure that critical funding of the Diabetes Research Institute continues for generations to come, many people are utilizing creative gift planning to leave a personal legacy beyond their lifetime.

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**Charitable example:** Joe R. contributes $500,000 to a lead trust and directs that $50,000 be paid to the DRI Foundation each year for the next 20 years. Joe’s anticipated life insurance policy of $514,000. When the term of the trust ends, the remaining assets will be divided equally among his children. The present value of the annual $50,000 distribution to us is slightly more than $25,000, which they could use to purchase a $1.6 million life insurance policy that would go to your children.

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finding the best way for an individual to carry out his or her charitable intent. Scientists at the DRI say this funding makes a critical difference and provides vital support in four key areas:

- Provides the funding to immediately begin work on promising ideas.
- With preliminary results in hand, researchers can then apply for outside, competitive funding. This evaluation process—called “peer review”—can take up to a year. During this process, DRI scientists remain funded by the DRI Foundation and can continue to advance their work.
- While researchers may receive grant support for their projects, rarely is the grant large enough to cover all costs. Again, the support of the Foundation allows scientists to pursue various research avenues.
- Provides the funding for patient-based studies, often the most expensive phases of testing. Historically, fewer grant dollars have been available for this stage. DRI Foundation dollars make the biggest difference here, especially since these studies are critical in the search for a cure.

Those who create a gift plan to leave a legacy to the DRI Foundation through bequests, beneficiary designations for retirement plans, a bequest, or other type of gift (We would like to include you as part of the Diabetes Research Institute Heritage Society in recognition of your generosity.) allows DRI scientists to pursue new, innovative ideas—and to speed these discoveries to patients.

Gift planning springs from a charitable motivation. It is fundamentally about having a love for people coupled with a sincere desire to make a difference. How to make a gift, when to make it, and what assets to give about having a love for people coupled with a sincere desire to make a difference. How to make a gift, when to make it, and what assets to give makes a critical difference and provides vital support in four key areas.

Those who have made planned gifts through the DRI Foundation are in fact the powerful sustaining heartbeat of the DRI’s research programs, especially in difficult economic times, and are the driving force that allows DRI scientists to pursue new, innovative ideas—and to speed these discoveries to patients.

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We would be honored to hear from you!

Please complete the following:

☐ Please send me a complimentary copy of Planning Your Will for All It’s Worth.
☐ Ways to Give.

☐ I am considering naming the Diabetes Research Institute Foundation as a beneficiary in my estate plans.
☐ Please mail me information.
☐ Please call me to discuss this.

☐ I have provided for the Diabetes Research Institute Foundation in my estate plans through:
☐ a bequest.
☐ other type of gift.

(We would like to include you as part of the Diabetes Research Institute Heritage Society in recognition of your generosity.)

Name
Spouse’s Name
Address
City
State
ZIP Code
Home Phone
Business Phone
E-mail Address

Please check here if you do not wish to receive future Enews and information.

Please complete the following:

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This funding also comes at a time when the Diabetes Research Institute is expanding its research programs and applying the newest technologies in biomedical research to restore insulin production. New scientific teams at the DRI are delving into such areas as cell regeneration, tissue engineering, cell transdifferentiation, and nanotechnology, among other cutting edge areas that are showing so much promise.

“This allows us to create new programs and expand existing ones in several critically important areas of diabetes research where progress needs to be made and jumpstart research immediately in these areas,” said Camillo Ricordi, M.D., scientific director of the Diabetes Research Institute.

“The significance of these gifts cannot be overstated in terms of what it has meant for people living with diabetes who look to the DRI with hope for a cure.”

Call Jill Shapiro Miller at (800) 321-3437 to find out about how a gift to the Diabetes Research Institute Foundation will help to advance our research (and provide income to you for life).

E-mail Jill Shapiro Miller at jshapiro@drif.org. We’re happy to answer any questions you might have or to send you more information.

Schedule a tour of the DRI to meet our scientists in their research laboratories by calling or writing Jill Shapiro Miller at JillShapiro@DRI.org. She’s happy to take you on a behind-the-scenes tour.

Join our Heritage Society. Contact us to learn more about being honored for your generosity to the Diabetes Research Institute Foundation.

To learn more about how you can make a difference at DRI, please visit our new Web site: Dri.Giftplans.org.

(For more information, please see page 5.)
THE TRANSFORMATIONAL EFFECT OF GIFT PLANNING

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THE PLANS YOU MAKE TODAY COULD BE INSTRUMENTAL IN TOMORROW’S CURE

For nearly four decades, the Diabetes Research Institute Foundation has advanced the cure-focused research of the Diabetes Research Institute (DRI) with help from the thoughtful and generous supporters who have included the Foundation in their estate plans. Those who have made planned gifts through the DRI Foundation are in fact the powerful sustaining heartbeat of the DRI’s research programs, especially in difficult economic times, and are the driving force that allows DRI scientists to pursue new, innovative ideas—and to speed these discoveries to patients.

Gift planning springs from a charitable motivation. It is fundamentally about having a love for people coupled with a sincere desire to make a difference. How to make a gift, when to make it, and what assets to give are three essential considerations for planning. Given the many tax-advantaged ways to make a gift, the process of gift planning involves

THE TRANSFORMATIONAL EFFECT OF GIFT PLANNING

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