

# For a Lasting Legacy

First of all, thank you for considering a gift to help support the American Association of Orthodontists (AAO) through the AAO Foundation. We know you support our work because you believe in what we do, and because you want to help make a difference in the lives of others. But we'd also like to make sure you benefit from making a gift to us.

How does this happen? You may be surprised to learn that many gift types offer financial and tax benefits.

## You Have Options

You are probably familiar with outright gifts, such as cash or a check, which you make today and we can use right away. But sometimes an immediate gift isn't the best option, especially if you feel unsure about giving up assets today that you and your loved ones might need in the future.

A planned gift is a perfect solution to this problem. There are many different types of planned gifts and

each offers unique advantages. Some planned gifts are revocable—a gift in your will or living trust, for example—so you can change your mind at any time.

Or, they can be irrevocable—just as outright gifts are—so that you qualify for an income tax deduction.

Many irrevocable planned gifts are attractive because they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you enjoy the benefits from the gift.

For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then we receive the remainder of the trust after your lifetime. Or, you could deed us a remainder interest in your home and still retain the right to live in it for life.

The key feature of planned gifts like these is that they provide important benefits to you as well as the charitable organization.

## Learn More

We've designed the chart inside to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it!

The AAO Foundation staff is here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family's financial security. Please contact Jackie C. Bode at 314-292-6546 or [jbode@aaortho.org](mailto:jbode@aaortho.org) for more information.



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**California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association.** Oklahoma residents: A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents: Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.**



# Planning Strategies

# Plan Ahead

Your Gift	Your Goal	How You Make the Gift	Your Benefits
<b>Your Will or Living Trust</b> <b>A Beneficiary Designation</b>	<ul style="list-style-type: none"> <li>Defer a gift until after your passing.</li> <li>Maintain control of your assets during your lifetime.</li> </ul>	<ul style="list-style-type: none"> <li>Work with your attorney to add a gift in your will or living trust detailing your donation to us.</li> <li>Designate the AAOF as beneficiary of a percentage of your retirement plan, savings or brokerage account, or life insurance policy.</li> </ul>	<ul style="list-style-type: none"> <li>Maintain your current lifestyle while making a meaningful gift to support the AAO.</li> <li>Enjoy flexibility to change your plans as life changes.</li> <li>Pass your retirement plan assets to us tax-free.</li> </ul>
<b>Stock or Other Securities</b> <b>Real Estate</b> <b>Personal Property</b>	<ul style="list-style-type: none"> <li>Make a gift now and receive benefits.</li> <li>Make a larger gift with little or no effect on cash flow.</li> </ul>	<ul style="list-style-type: none"> <li>Give stock or securities that have increased in value directly to the AAOF.</li> <li>Donate your residence, farm or commercial property.</li> <li>Donate tangible personal property such as art, collectibles or other items of value.</li> </ul>	<ul style="list-style-type: none"> <li>Qualify for income tax benefits.</li> <li>Avoid capital gains taxes on assets that have increased in value.</li> <li>Transfer the expense of insuring or maintaining assets you no longer need.</li> </ul>
<b>Donor Advised Fund (DAF)</b>	<ul style="list-style-type: none"> <li>Simplify your charitable giving.</li> </ul>	<ul style="list-style-type: none"> <li>Open a DAF with a written agreement at a community foundation or sponsoring organization. Contribute cash or assets at any time to be invested by the sponsoring organization, which provides regular accounting to you. Then recommend that various amounts be distributed to the charitable organization.</li> </ul>	<ul style="list-style-type: none"> <li>Qualify for an income tax charitable deduction.</li> <li>Enjoy a centralized giving and record-keeping system in one location. There's no need to retain records for each contribution.</li> <li>Build a tradition of giving in your family by involving children in the decisions about what grants to recommend.</li> </ul>
<b>Charitable Gift Annuity*</b>	<ul style="list-style-type: none"> <li>Supplement your retirement income with steady payments.</li> <li>Receive payments that are partially income tax-free.</li> </ul>	<ul style="list-style-type: none"> <li>Make a donation of cash or securities to benefit the AAOF through a simple exchange for fixed payments for life.</li> </ul>	<ul style="list-style-type: none"> <li>Qualify for an income tax charitable deduction.</li> <li>Enjoy tax savings on a portion of each payment you receive throughout your life expectancy.</li> <li>Receive fixed payments for life.</li> <li>What is left of your gift after your passing supports the AAOF.</li> </ul>
<b>Charitable Remainder Unitrust</b> <b>Charitable Remainder Annuity Trust</b>	<ul style="list-style-type: none"> <li>Supplement your own retirement income or that of someone else.</li> </ul>	<ul style="list-style-type: none"> <li>You transfer cash, securities or other appreciated property into a charitable remainder trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to you, or another beneficiary if you choose, for a lifetime or a term up to 20 years. When the term is up, the balance goes to the AAOF.</li> </ul>	<ul style="list-style-type: none"> <li>You can make a generous gift to the AAOF, receive an income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets.</li> </ul>
<b>Charitable Lead Unitrust</b> <b>Charitable Lead Annuity Trust</b>	<ul style="list-style-type: none"> <li>Provide a revenue stream to the AAOF.</li> </ul>	<ul style="list-style-type: none"> <li>You transfer securities or other appreciating property into a charitable lead trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to the AAOF for a lifetime or term of years. The balance then passes to your heirs.</li> </ul>	<ul style="list-style-type: none"> <li>Support the AAO during your lifetime, reduce your taxable estate and often reduce gift taxes.</li> </ul>

\*Charitable gift annuities are not available in all states or through all organizations. Please contact us if you are interested in a gift annuity.

## Join With Other Supporters to Increase Your Impact

Over the years, supporters like you have selflessly given their time, talent and assets to support orthodontic education programs and orthodontic research. Each contribution has allowed us to sustain a growing level of support that secures our long-term financial stability.

If you feel strongly about our charitable work and would like to join with other supporters who share your values, we hope you'll consider joining the Keystone Society.

If you have already made a gift to the AAO Foundation, please let us know so that we can properly thank you and welcome you into the Keystone Society.

For more information about joining the Keystone Society, please visit [aaofoundation.net/news/keystone-society](http://aaofoundation.net/news/keystone-society).



“I consider the practice of orthodontics to be the greatest business practice opportunity anybody could ever want. We create beautiful, healthy smiles. I am at a stage where I look back at what orthodontics has done for me personally, and I certainly want to give back to my profession. As somebody writing my estate plan, I want to make sure my assets go directly to what is important to me. The one place I know for sure that is going to happen is with the Foundation, which is ensuring we have the best research and education possible. So, family first, supporting the profession second, but definitely both are a part of my estate.”

- John Callahan, DDS, MS