

## Charitable Gift Annuity Is a Winning Choice for Staci Gaffos, D.M.D.

Dr. Staci N. Gaffos (Class of '64) thought giving back to his alma mater made a lot of sense, especially because the giving vehicle he chose will provide him an income stream for the rest of his life.

The recently retired South Carolina dentist entered into an agreement with the UAB Educational Foundation for \$75,000. Gaffos will receive a fixed annual annuity payment of \$4,650 (approximately a 6.2 percent payout rate) for the remainder of his life. The charitable gift annuity also qualified for a significant income tax deduction. Upon his passing, the remainder of the gift annuity will benefit the UAB School of Dentistry.

Since South Carolina had no dental school at the time he was applying, Gaffos says he was fortunate to be one of two students accepted by the University of Alabama School of Dentistry.

“Dr. Joe Volker was the Dean and he and the faculty wanted to make sure they gave us the best dental education possible,” says Gaffos. “Dr. Scotty McCallum was our instructor in oral surgery and his orals were tough! The faculty had a great sense of humor and that made it fun.”

Dr. Gaffos has been president of four local and regional dental societies and two state organizations, including the Pierre Fauchard Academy. He was elected president of the American Academy of

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*Dr. Staci Gaffos ('64)*



## 9 Easy Ways to Build a Strong Estate Plan

Taking the time to create an estate plan can help you decide how to distribute the hard-earned resources you have accumulated throughout your lifetime. Follow this framework to build a plan that achieves your personal and charitable goals and recognizes the people and causes you cherish most.

- 1 **Determine** which people and charities should receive your assets and whether the gifts should be made outright or in a trust. Contact us to learn about the variety of ways to remember us in your estate plan.
- 2 **Select** a trusted family member, friend or responsible party—such as a bank or trust company—to administer your estate, which includes following the instructions in your will and distributing assets.
- 3 **Prepare** an advanced directive (also known as a health care power of attorney) to indicate who should make health care decisions on your behalf if you are unable to do so. Also, decide if you want a living will, which directs that no extraordinary life-sustaining medical procedures shall be used to prolong life when it is medically determined that no hope of recovery remains.
- 4 **Outline** your funeral plans, including the names of people you want to be notified after your passing.
- 5 **Calculate** your net worth and list all of your financial assets, including bank account numbers, insurance policies and retirement plan assets.
- 6 **Compile** a list of all of your personal data, including Social Security number, date of birth and digital information, such as online accounts, user names and passwords.
- 7 **Record** the locations of important documents, such as your vehicle title, marriage certificate, copies of prior years' tax returns, as well as the name of your accountant and estate planning attorney.
- 8 **Ensure** that your will is available outside of your safe-deposit box, which in some states can be closed when you die and not immediately accessible.
- 9 **Consult** an estate planning attorney or tax advisor for assistance as you develop your plan.

*If you are considering* naming us in your will as you make or update your estate plan, please let us know so we can ensure your gift is used as you intended.

# A Simple Way to Show You Care

A will or living trust allows you to protect your loved ones long after your lifetime. But these documents also give you the power to provide the causes you care deeply about with the vital resources they need to thrive.

Here are a few basic facts about using your will or trust to make a lasting connection to our organization:

## How to Make Your Gift

Including us in your will or trust is an easy process. Start by contacting us to request official wording for your gift. Then ask your estate planning attorney to use this language when you create your will or trust. If you already have a will or trust, simply ask your attorney to revise or amend the existing document.

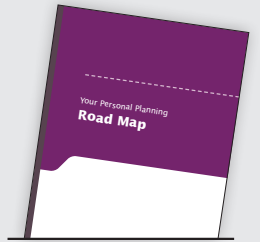
## Your Benefits

- **It's worry-free.** You won't give anything away until after your passing, so you can keep using your possessions and resources during your lifetime.
- **You have choices.** You can give a specific item, an amount of money, a gift contingent upon certain events or a percentage of your estate to us.

## *Transform the Lives of Others*

If you have already included us in your will or trust, please let us know so that we can properly thank you. If you're ready to make a gift, we're here to help answer any questions you may have. The impact you can have is priceless.

## *Start Your Giving Journey Today*



Estate planning provides an opportunity for you to create an outline for the future that your loved ones feel good about. Our FREE guide ***Your Personal Planning Road Map*** breaks the planning journey into simple steps. Simply return the enclosed survey to request your copy today.



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the History of Dentistry in Vienna, Austria, and was recently the recipient of its highest award—the Hayden Harris Award.

He is a fellow in the American College of Dentists and the Academy of Dentistry International. He volunteered in the Children’s Dental Clinic in

Columbia for 25 years and Give Back a Smile in the American Academy of Cosmetic Dentistry. His lifelong association with UAB and the dental profession factored into his desire to give back. “Both have given me a life that I love, and I want to repay both in any way I can,” says Gaffos.



*For more information* on how you and your family can take advantage of a charitable gift annuity to benefit the UAB School of Dentistry, contact J. Scott Huffman, CFRE, UAB School of Dentistry Executive Director of Development, at (205) 934-3601 or [shuffman@uab.edu](mailto:shuffman@uab.edu).

## 3 STEPS TO KEEP YOUR GENEROSITY ON TRACK



**RETURN** the enclosed survey to request the complimentary estate planning guide *Your Personal Planning Road Map*.



**CONTACT US** to learn how your gift can lead the way for the people we serve.



**MEET** with your estate planning attorney for assistance creating your plan.

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