



Planning for the *Future*

COMMITTED TO FLAGLER IN EVERY WAY

To say that David Iannone is a proud alumnus of Flagler College would be an understatement.

David graduated from Flagler in 1986 with a degree in history and pursued a career in the insurance industry. After relocating to southwest Florida when he graduated, David started and then opened his own insurance agency, Flagler Insurance. If the name of his insurance agency doesn't attest to his love for Flagler College, his planned gift surely does.

To solidify his passion for Flagler College, David made a gift by designating the College as the beneficiary of a life insurance policy. This gift makes him a new member of the Henry M. Flagler Heritage Society. David's love for Flagler developed as not just a love for the College but for the incredible legacy that Henry Flagler himself left behind.

With a successful insurance career under his belt, David sold his business in 2015 and is glad the new owners kept the name he gave it over 20 years ago. David even hangs his own insurance license at Flagler Insurance, and is proud to have that as a part of his life and legacy.

David also plays tennis. While he was only able to play leisurely during his time at Flagler, tennis remains an important part of his current lifestyle.



David Iannone

David's planned gift will fund a new scholarship, the David A. Iannone Endowed Scholarship for History. This scholarship will be awarded to a Flagler College history major, with a preference given to a student on the men's or women's tennis team.

In addition to this planned gift, David has made outright gifts. He provided gifts to support the Dr. Thomas Graham Endowed Scholarship to honor Dr. Graham's commitment to teaching and mentoring students, while also making a gift to name an office in the Alumni House.

Having no kids of his own, David is proud to be able to help a Flagler College student, and he notes that "giving back to someone less fortunate feels good." David plans to continue his support of Flagler College and its students today and well into the future.



For more information about how you can leave a legacy through a beneficiary designation of a life insurance policy or retirement plan, contact Nicole Pece at (904) 819-6406 or npece@flagler.edu.



TO-DOS BEFORE THE YEAR ENDS

The end of the year is a time of reflection and anticipation. It's also a time of deadlines. Here are some important charitable considerations ahead of the last day of December.

Smart Year-End Charitable Giving

IRA Distribution

- If you are 59½ or older, you can take a distribution from your IRA and then make a gift to Flagler College without penalty. If you itemize your deductions, you can take a charitable deduction for the amount.
- If you are 70½ or older, you can give any amount up to \$100,000 from your IRA directly to us. You will not pay income taxes on the transfer. If you are 72 or older, you can use this transfer to satisfy your required minimum distribution.

To do: We must receive your gift by December 31 for your donation to qualify this year. If you have check-writing privileges on your IRA, please mail your check by December 18 to allow time to process your gift.

Appreciated Stock

You may enjoy two tax benefits with a gift of appreciated stock: Avoid paying taxes on the appreciated value, and qualify for an income tax charitable deduction based on today's market value, when you itemize.

To do: Complete all transfers by December 31. This includes electronic transfer, hand-delivery of the securities or mailed stock and stock power (mailed separately for security).



As we approach the end of the year, we're happy to help ensure that you realize the most tax benefit. Please feel free to contact Nicole Pece at (904) 819-6406 or npece@flagler.edu for free resources.

GOOD END-OF-YEAR *Planning*

Check these off your to-do list to end the year on an organized note.

- Ensure that your **will or trust** is up to date and includes appropriate designations and charitable intentions.
- Assess your **retirement plan** beneficiaries to ensure you've considered your loved ones and favorite causes.
- If you have a **life insurance policy** that is no longer a significant piece of your estate plan, consider making Flagler College the beneficiary.



How Do You Want to Be Remembered?

Our free resource *7 Questions to Help Build Your Legacy* is more than just a worksheet. It's a time capsule. It's your story. It's a gift to those who mean the most to you. Simply return the enclosed reply card today to request your copy.



A LITTLE GOES A LONG WAY

SUPPORT YOUR PASSIONS WITH LESS

Times of downturn can have a profound effect on how we think about the future for ourselves and our loved ones. It can be difficult to consider charitable gifts when you aren't sure what your financial future looks like.

We understand your passion for Flagler College runs deep, and we want you to know that you can make a difference without giving up peace of mind. How?

Consider percentage giving. By leaving a portion of your estate to us, you ensure the future for Flagler students but aren't obligated to give up any assets now. Percentage giving is simple and flexible, allowing you to provide for loved ones and your favorite nonprofit organizations.

Smart Ways to Give

Your Will

- Specify a percentage of your total estate is left to Flagler College.
- Leave a remainder percentage of your estate to us. This is the amount left over after all other claims and considerations are settled.



EVERY GIFT *Matters*

No matter the size of your gift, whether 1% or 100%, you can make a difference for future generations of Flagler College students. Contact Nicole Pece to learn more.

Your Retirement Plan

- Use part or all of your retirement plan assets to provide for future Saints.
- Name Flagler College as primary or contingent beneficiary.

Your Life Insurance Policy

- Designate a percentage of your life insurance policy be transferred to Flagler College after your lifetime.
- Name us as primary or contingent beneficiary.



JOIN THE FLAGLER SOCIETY

The Henry M. Flagler Heritage Society was established to recognize individuals who name the College as a beneficiary of a bequest, estate plan or other planned gift. The society is named in honor of Henry Morrison Flagler, industrialist, developer, railroad pioneer and philanthropist. The Hotel Ponce de Leon, built by Mr. Flagler, is the centerpiece of Flagler College.

Thank you to those who are already members of the Henry M. Flagler Society. If you have included Flagler College in your estate plan or made a planned gift, please notify us, as we would like to welcome you along with the other 120+ members of this prestigious group. It is important that we appropriately acknowledge your commitment and express our appreciation for your support.

For more information about the Flagler Society, contact Nicole Pece at (904) 819-6406 or npece@flagler.edu.

LEAVING A LASTING LEGACY

Making a planned gift — of any size — helps strengthen the Flagler College experience for the next generation of Saints. A promise of a planned gift helps ensure the long-term sustainability of our mission.

Gifts can enhance campus priorities such as scholarships, student-faculty research, athletics and historic preservation. Donors may also make an unrestricted gift that enables Flagler to best address its future needs. Support through a planned gift demonstrates a commitment to advance the College while continuing a legacy for the future.

Many legacy gifts are available to offer flexible giving opportunities while accomplishing charitable goals and specific tax benefits or estate needs.



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