

ALL FAITHS FOOD BANK

WINTER 2026

# ENDING HUNGER

LEAVING A LEGACY  
WITH ALL FAITHS  
FOOD BANK



**ENDING  
HUNGER™**  
ALL FAITHS FOOD BANK





# A MESSAGE FROM **NELLE S. MILLER**

## Dear Friend,

You have my gratitude as we begin a new year as partners in hunger relief. Thank you sincerely for standing with us.

Together, we saw our community through a challenging year in 2025, including economic uncertainty and lessening federal support for hunger relief. Yet your enduring commitment was a source of hope for neighbors experiencing food insecurity.

Into the new year, and in many years to come, your partnership shares health and strength with anyone who needs it. It is my hope that, no matter what comes, our unwavering commitment remains a pillar of our community.

That's why I'm writing today — to invite you to join our legacy giving group, the *Ending Hunger Society*. This exceptional group of leadership donors shares your dedication to ending food insecurity, forever.

I hope you will consider including All Faiths Food Bank in your will or estate plans. Your impact will be felt for generations to come, right here in Sarasota and DeSoto counties. In addition, your generosity will also provide tax benefits for yourself and your heirs.

From all of us at All Faiths Food Bank, thank you again for everything you do in service of hunger relief. I look forward to our continued partnership!

Sincerely,

Nelle S. Miller  
President & CEO

## WAYS TO GIVE



**Bequests**



**Charitable  
remainder  
trusts**



**Gifts of life  
insurance  
policy**



**Charitable  
gift  
annuities**



**Donor-advised  
funds**



**Retirement  
accounts**



# “Our Contribution Will Carry On the Mission!”

For Dan and Mary, giving back is a way of life. “It’s been a long journey going back into the 80s, maybe even late 70s,” Dan says, reflecting on their lasting commitment to philanthropy.

After retiring, the couple moved from Virginia to Florida and began looking for ways to get involved. They found All Faiths Food Bank and immediately felt called to join the mission.

Their commitment to this important cause includes not only monetary donations, but time as well. As volunteers for the St. Vincent de Paul Society conference at Saint Thomas More Catholic Church, they often encourage neighbors to use the church’s Pantry, an All Faiths Food Bank partner, if needed.

Looking for ways to continue their impact beyond their lifetime, Dan and Mary decided to make a planned gift to All Faiths Food Bank. “It’s based on a percentage of what’s in our portfolio,” Dan explains.



“It’s not about us...it’s about helping people,” Mary adds. “[People facing hunger] are giving up so much just to put food on the table.” With the cost of living continuing to increase, she says long-term support is only becoming more important.

If you’re considering making a planned gift, Dan shares a word of encouragement. “It’s [comforting], knowing that our contribution will carry on the mission!”

## All Faiths Food Bank's Ending Hunger Society

If you have already made the decision to contribute a legacy gift or are considering becoming a part of our Ending Hunger Society, please reach out to **Rachel Bradley** at **941.549.8140** or **[rbradley@allfaithsfoodbank.org](mailto:rbradley@allfaithsfoodbank.org)**.

# LEAVING A LEGACY OF HOPE

## CHARITABLE GIFT ANNUITIES

### What Is a Charitable Gift Annuity (CGA)?

A CGA is an agreement in which you contribute assets, like cash or stock (worth at least \$10,000), in exchange for fixed payments for life. The payments can be for you or your loved one. The amount paid is based on the age of the beneficiary and the amount of the contribution. The beneficiary must be a minimum of 65 years of age. After the beneficiary passes away, the remaining value of the annuity passes to All Faiths Food Bank.

If you itemize your deductions, you will also be entitled to an income tax charitable deduction for a percentage of your contribution. And, if you fund your gift annuity with appreciated property, you'll be entitled to capital gains tax benefits. If you are 70 1/2 years and older, you can make a one-time election of up to \$54,000 to fund a gift annuity using your IRA assets. While your gift does not qualify for an income tax deduction, it does escape income tax liability on the transfer and count toward all or part of your required minimum distributions.

### CGAs: Potential Benefits

CGA payout rates are currently the best they have been in 17 years! As an example, see the sample rates\* below for the potential benefits to you or your loved ones:

Age (one Life)	65	70	75	80	85	90+
Rate	5.7%	6.3%	7.0%	8.1%	9.1%	10.1%

Age (Two Lives)	65/65	65/70	70/70	70/75	75/75	75/80
Rate	5.0%	5.2%	5.5%	5.8%	6.2%	6.5%

Age (Two Lives)	80/80	80/85	85/85	85/90	90/90	90/95+
Rate	6.9%	7.3%	8.1%	8.7%	9.8%	9.9%

*Please note that rates are current as of 2025, but may change. Please contact Rachel Bradley, All Faiths Food Bank's Director of Philanthropy, or Feeding America for a personalized illustration.*



### This Gift Could Be Right for You If...

- You want fixed, tax-favored income, for yourself or a loved one, that is not affected by market turbulence.
- You itemize your deductions, and you would like an income tax charitable deduction.
- You plan to fund your gift annuity with appreciated property, to eliminate a portion of the capital gains tax.
- You want to continue supporting your favorite causes, like All Faiths Food Bank, now and beyond your lifetime.

### What If I'm Under 65?

If you or your chosen beneficiary is under 65, you can establish a deferred charitable gift annuity. In this case, you can make a charitable contribution now, but postpone receiving income until you are 65 or older. A deferred CGA allows you to plan for supplemental income during retirement and invest in All Faiths Food Bank's long-term hunger relief efforts.

January is a great time to start fresh, make positive changes, reflect on your legacy and ensure your loved ones and community are protected. Please contact your attorney or financial advisor to discuss options for including All Faiths Food Bank in your estate plans.



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