

Legacy of Heart

Summer 2026



American Heart Association

Join the Nation of Lifesavers

June 1-7 is CPR and AED Awareness Week, a time to refresh (or learn) the Hands-Only CPR skills you can use to save a life.



More than 350,000 people in the U.S. experience cardiac arrest outside of a hospital every year. The first responder isn't always someone in uniform - but an everyday bystander. If you see someone collapse and they aren't breathing normally, it's time take action with Hands-Only CPR.

1. Call 911.

Call 911 immediately so help is on its way. Put the dispatcher on speakerphone so they can guide you as you perform CPR.



If there are people around you, shout for someone to get the AED - that's an automated external defibrillator.

2. Push hard and fast in the center of the chest.

What you're doing here is pumping the heart manually, which will circulate oxygenated blood throughout the person's body. Push to the beat of the song "Stayin' Alive" to keep the correct pace, and don't stop until help arrives.

If someone arrives with an AED, they should open the box while you continue chest compressions. AEDs are user-friendly, and a voice will start speaking to tell you how to use it.

Learn more and watch a CPR demonstration video at [Heart.org/Nation](https://www.heart.org/nation).



Delicious Decisions

Lettuce wraps with grilled shrimp, avocado and mango

Grilling brings out the smoky flavor in these wraps, which burst with color.

Ingredients

Servings: 4

313 Calories Per Serving

27g Protein Per Serving

7g Fiber Per Serving

Sauce

- 1/4 cup lime juice (from 2 to 3 medium limes)
- 1 tablespoon honey
- 1 tablespoon water
- 2 teaspoons soy sauce (low sodium)
- 2 teaspoons fish sauce (low sodium)

Lettuce wraps

- 72 raw medium shrimp, peeled (about 1 1/2 pounds)
- 1 tablespoon plus 1 teaspoon canola or corn oil
- 24 whole Bibb lettuce leaves (about 2 medium heads)
- 1/2 cup chopped green onions
- 1 cup thinly sliced radishes
- 1 cup chopped fresh mint
- 2 medium fresh jalapeños, sliced
- 2 small avocados, sliced
- 2 medium mangoes, sliced

Directions

1. In a small bowl, whisk together the lime juice, honey, water, soy sauce, and fish sauce. Set aside.
2. Soak 18 8- to 10-inch wooden skewers in cold water for at least 10 minutes to prevent charring, or use metal skewers.
3. Preheat the grill on medium high.
4. Thread four shrimp on each skewer. Transfer to a large baking sheet. Using a basting brush, lightly coat both sides of the shrimp with the oil.
5. Put the lettuce leaves, green onions, radishes, mint, jalapeños, avocado, and mango on a large platter.
6. Grill the shrimp for 2 to 3 minutes, or until the shrimp are pink on the outside. Transfer to a separate large platter.
7. Place three shrimp on each lettuce leaf. Top each with the green onions, radish slices, chopped mint, jalapeño slices, avocado pieces, and mango pieces. Drizzle each with sauce.

Looking for more delicious recipes? Return the enclosed survey, and we'll send you a free heart-healthy cookbook!





Using Life Insurance to Offset Taxes and Power a Charitable Legacy

By Brandon Cochran, Charitable Planning Specialist, New York Life Insurance Company

When Congress passed the SECURE Act (2019) and later SECURE 2.0 (2022), it reshaped how families inherit retirement accounts. For many people, IRAs and 401(k)s are their largest assets — yet the rules have eliminated the “lifetime stretch” for most non-spouse heirs, and now requires most heirs to empty inherited accounts within 10 years, often triggering higher tax brackets and shrinking what loved ones ultimately receive. With thoughtful planning, you can turn this challenge into an opportunity — protecting your family while making a meaningful charitable impact. Whole life insurance can play a pivotal role.

A Strategic Response: Repositioning with Whole Life Insurance

Instead of leaving heirs a large, fully taxable IRA, consider gradually taking distributions during your lifetime (or as part of a broader retirement income strategy) and repositioning those after-tax dollars into a whole life insurance policy. This can create a generally tax-free benefit for beneficiaries, provide guaranteed cash value and access during your lifetime, and convert a future taxable inheritance into tax-efficient legacy value.

Example: Turning Taxes into Impact

A couple in their late 60s holds a \$1.2M traditional IRA and cares deeply about cardiovascular research. Rather than leaving the full IRA to their children (who would face the 10-year rule and potentially hundreds of thousands in income tax), they can allocate a portion of the IRA to charity and use planned IRA withdrawals to fund a whole life policy for their heirs. The outcome? The charity receives a significant, tax-free gift. Their children receive a tax-free life insurance benefit. The couple gains flexibility and confidence during retirement.

SECURE Act Solution: Life Insurance + Charitable Remainder Trust (CRT)

For larger estates or highly appreciated assets, funding a CRT can provide income to you or your heirs for life or a term of years, with the remainder going to charity. A separate whole life policy can replace the gifted value for your heirs, balancing impact and inheritance. The CRT can be funded during one’s lifetime providing an immediate income stream plus an income tax deduction. Also consider that a CRT can be established at death through one’s estate plan — this is called a testamentary CRT. A testamentary CRT may be a great strategy for solving the SECURE Act’s 10-year rule by naming a CRT as a primary beneficiary of an IRA. Then name the non-spouse heirs (e.g. children or grandchildren) as income beneficiaries of the CRT thereby creating a lifetime stretch of income for those beneficiaries which would not otherwise be available if those heirs inherited the IRA directly.

Bottom Line

The SECURE Act changed the rules — but with proactive planning, you can still protect your family and create a legacy that reflects your values.

This material is for informational purposes only and is not intended as tax, legal, or accounting advice. Clients should consult their professional advisors for guidance specific to their situation.

About the author

Brandon Cochran is a financial services professional whose practice centers on charitable legacy planning and strategic guidance for nonprofits. He is actively involved with the American Heart Association in Kentucky, where he shares his experience as a 2022 heart transplant recipient to support advocacy, education, and community outreach.



2026 Dietary Guidance to Improve Cardiovascular Health

Scientific statement by the American Heart Association



Eating a nutritious diet is one of the best defenses to help prevent cardiovascular disease! The American Heart Association's 2026 Dietary Guidance has just been released.

Choose these

Focus on vegetables, fruits, whole grains and lean sources of protein like legumes, poultry and fish. The 2026 guidance emphasizes vegetables over fruit because many people in the U.S. fall short of the recommended vegetable intake. For fruit, fresh, frozen and canned (with a preference to no added sugars) can all be part of a healthy diet, but dried fruit often contains added sugars and is not encouraged.

Minimize these

When it comes to red meat, continue to focus on lean cuts and limit portion sizes. Remember that red meat tends to be high in saturated fat. The guidance also recommends reducing or discontinuing alcohol consumption, especially for people with high blood pressure.

Find heart healthy tips and recipes at [Heart.org](https://heart.org)!

This summer: We're turning 102!

The American Heart Association turns 102 years old this June, and we want to say thank you for helping continue this legacy of lifesaving research and medical innovation.

The Heart Association was founded in 1924. Since that time, it has invested more than \$6.1 billion in lifesaving research, leading to medical advancements including the implantable pacemaker, the artificial heart valve, and CPR techniques. It has also ensured quality care for more than 10.6 million patients with high blood pressure through its Target: BP program, and it trains 22 million people in CPR each year.

Your support makes that work possible. On June 10, we hope you take a moment to celebrate our 102nd birthday with us and reflect on the lifesaving difference you have made through your generosity. Thank you!



Create your own lifesaving legacy!

You can create a lasting legacy with the American Heart Association by leaving a gift through your will or estate plan. You can even donate a life insurance policy you no longer need! It's one of the simplest ways to make a meaningful impact. Learn more at heart.org/LifeInsurance or contact us directly at plannedgiving@heart.org or (888) 227-5242.

Stories from the Heart

"A trail of positive impact"



Eric Frauwirth, pictured right, has served on three American Heart Association boards.

As Eric Frauwirth moved throughout his life and career, a trail of positive impact followed him and each community prospered. He likes to joke that he has been adopted by the American Heart Association, but it seems that Eric is the one who has adopted creating longer, healthier lives as his passion.

More than 10 years ago, Eric was dean of the Stratford University Culinary School in Baltimore and had the vision to use his position to add a community kitchen to the facilities. During a meeting, someone suggested partnering with the American Heart Association, because it had similar goals and was looking for a facility to host the kitchen. Through that partnership, Frauwirth helped to launch the first Simple Cooking with Heart Teaching Kitchen in America.

Since then, students of all ages have learned how to prepare simple, delicious, and inexpensive meals at home so they can enjoy the benefits of eating healthier and feel more confident cooking for themselves and their families. When he later moved to the Boston area, he was eager to connect with the American Heart Association in his new city. Soon, he joined the local board.

When he started working in New Hampshire for the state's department of education, he knew exactly where to turn when he wanted to help teach high schoolers how to perform Hands-Only CPR. Unlike some states which make CPR training a graduation requirement, New Hampshire leans on local governments and lower mandates to enforce CPR training. In the state, no government agency can impose an unfunded mandate, leaving only an organization like the American Heart Association to fill the gap.

Eric helped launch a program allowing magnet career training education schools to teach those studying to be teachers or health care workers to be CPR trainers, allowing them to go back to their individual high schools and teach their peers the lifesaving skill.

When the Manchester board of directors talked about the importance of making a legacy gift through one's estate, he signed up immediately, making a gift through his life insurance policy.

"I can't be on the board forever," he said, "but it's my way of making sure my contributions and legacy with the organization last."



Eric worked with the American Heart Association to bring CPR training to schools across New Hampshire.



Our gift to you!

Return this survey to receive your free copy of **Legacy of the Heart: Your Will and Estate Planning Workbook**. We'll also send you our **Heart-Smart Summer Cookbook**, so you can enjoy heart-healthy meals all season long with these bright, creative recipes.