“The most satisfying thing in life is to have been able to give a large part of one’s self to others.”





REACH OUT A HAND TO ONE AND INFLUENCE THE CONDITION OF ALL

UNITED WAY Central Washington FOUNDATION



SAY THE WORDS ‘PLANNED GIVING’ OR ‘ENDOWMENT’ AND WHAT COMES TO MOST PEOPLE’S MINDS ARE WELL-ESTABLISHED FAMILIES MAKING LARGE GIFTS TO HOSPITALS OR UNIVERSITIES.

The fact is, any non-profit benefits from a planned gift. Any gift, any size, is important to growing funds that will support future work.

As a donor to United Way of Central Washington, you have already made a commitment to help create a better life for everyone in our community...and we are grateful for the impact that you are making.

Making a planned gift advances the common good by building a permanent savings account for the future. Our United Way Foundation of Central Washington provides United Way the financial stability and flexibility to continue creating lasting solutions to our emerging health and human services needs, thus building a stronger, healthier community for generations to come.

We will be happy to meet with you and to coordinate with your tax, legal and financial advisors to identify a giving method that best meets your financial and philanthropic needs.

We Invite You To Join Us.

Outright gift of cash or appreciated stock

You contribute cash or transfer stock to United Way. You receive an income tax deduction and for stock, you avoid the capital gains tax.

Making United Way the beneficiary of a life insurance policy, either an existing policy or a new policy

You would designate United Way as the beneifciary of the life insurance policy. You can modify an existing policy or take out a new policy. If a new policy, you should work with United Way so that United Way is the owner of the policy so that all premiums you make are tax deductible. Life insurance is a particularly good option for donors in their 40s and 50s since premiums are lower.

Creating a “split gift” such as a charitable gift annuity, charitable remainder trust and charitable lead trust

These are more complex gifts that can provide income to you and also benefit United Way.

Designating United Way as a beneficiary of a retirement account

You would work with your retirement account administrator to designate United Way as the sole (or one of several) beneficiary of a retirement account. You would receive an income tax deduction. Further, the entire value of the retirement account would benefit the community through United Way. If the retirement account is passed to heirs, it would be taxable to them.

Designating United Way in your will (making a bequest)

This is the gift that most people make. You can designate a specific amount, a percentage or set up a contigiency arrangment. You can modify an existing will to include United Way by adding a codicil or amendment.

Learn more at
www.uwcw.org/our-foundation
(509)248-1557

UNITED IS THE WAY

THERE ARE MANY WAYS FOR YOU TO CONTRIBUTE TO OUR COMMUNITIES FUTURE THROUGH A GIFT TO UNITED WAY FOUNDATION OF CENTRAL WASHINGTON.

OPTIONS FOR GIVING	Benefits to donor:	Possible revenue stream to donor:	Taxation of income:	Choose this type of gift if the objective is:
CURRENT GIFTS (DURING LIFE)				
CASH	• simplicity • tax deduction	none	none	• maximum deduction, no need for income
QUALIFIED CHARITABLE DISTRIBUTION (QCD)	• simplicity • tax efficient	none	none	• reduce taxable income
PERSONAL PROPERTY	• if related use, tax deduction for fair market value • no capital gains tax	none	none	• maximum deduction, no need for income
SHARES / SECURITIES / REAL ESTATE	• tax deduction for fair market value • no capital gains tax	none	none	• maximum deduction, no need for income
Donor Advised Funds (DAF)	• tax deduction • consolidated giving through United Way with allowable designations to any 501c3. • reduced capital gains tax on a gift of appreciated property	none	none	• streamline your charitable giving.
OTHER IRREVOCABLE GIFTS				
CHARITABLE LEAD TRUST	• trust principal reverts to donor or family members • allows for transfer of assets to family members at no or reduced gift tax cost	• no income payments to donors; United Way of Central Washington to receive an annuity	• if grantor trust is used, income in trust is taxed to donor • if non-grantor trust is used, income in trust is taxed to trust	• provide cash flow to charity first for a period of time • retain assets for beneficiaries after charitable term
LEGACY UPON DEATH				
BEQUEST IN WILL	• control over estate distribution • estate tax avoided	none	none	• control, plus estate tax deduction
RETIREMENT ACCOUNTS	• estate tax deduction for charitable gift to United Way of Central Washington	none	none	• control, plus estate tax deduction, no income tax on distribution
LIFE INSURANCE	• tax deduction for premiums paid on existing policy • tax deduction for cash/replacement value for paid up policy • estate taxes avoided	none	none	• deduction, plus ability to make large gifts for low cost

Please contact us if you need more information or need assistance.

(509)248-1557 | Info@uwcw.org

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SHARES / SECURITIES / REAL ESTATE	• tax deduction for fair market value • no capital gains tax	none	none	• maximum deduction, no need for income
BENEFITS CHARITIES & FAMILIES/INDIVIDUALS				
CHARITABLE GIFT ANNUITY	• tax deduction for gift portion • portion of income in tax-free • reduced capital gains tax on a gift of appreciated property	• fixed income based on the initial value of annuity	• porton taxed as ordinary income • portion also taxed as capital gains if appreciated property contributed	• fixed rate of income
CHARITABLE REMAINDER ANNUITY TRUST (CRAT) / CHARITY REMAINDER UNITRUST (CRUT)	• tax deduction for United Way of Central Washington's remainder interest • no initial capital gains tax on appreciated property placed in trust	• fixed income based on the initial value of trust • variable income based on annual value of trust	• taxation based on type of income in trust • ordinary income, capital gain possible	• retain income stream for a period • leave assets to charity as a later date
OTHER IRREVOCABLE GIFTS				
CHARITABLE LEAD TRUST	• trust principal reverts to donor or family members • allows for transfer of assets to family members at no or reduced gift tax cost	• no income payments to donors; United Way of Central Washington to receive an annuity	• if grantor trust is used, income in trust is taxed to donor • if non-grantor trust is used, income in trust is taxed to trust	• provide cash flow to charity first for a period of time • retain assets for beneficiaries after charitable term
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