May We Talk?

We would welcome the opportunity to talk to you about extending your impact in our community well into the future or share additional information with you. Please let us know how we can be of assistance to you.
**GIVE A GIFT THAT OUTLASTS YOUR LIFETIME.**

There are a variety of ways to include United Way of Lancaster County in your will or estate plans. Here are some of the most popular. Your financial or legal advisor can help you determine the option that best suits your situation.

1. **Name United Way of Lancaster County as a beneficiary in your will.**

A bequest provision can be included in your will when you are creating it, or you can amend your existing will through the use of a codicil. This arrangement provides you with flexibility and control should your circumstances change. You can designate an exact amount or asset or a percentage of the assets in your will.

2. **Make an outright gift of cash or appreciated stock or real estate.**

This is an excellent technique for individuals in the highest tax bracket. It's also a great tool for those who have sold a business or received a significant bonus and could benefit from an immediate tax deduction.

3. **Name United Way as the beneficiary of a retirement plan.**

Perpetuating your gift through a retirement plan is simple, flexible, and tax wise. Contact the administrator of your retirement plan to designate United Way of Lancaster County as the beneficiary of your retirement plan. They can also let you know what restrictions may apply.

   - The benefits of naming United Way of Lancaster County as the beneficiary of a retirement account include:
     - Avoiding potential double taxation on retirement funds’ gifts to heirs (estate tax and income tax).
     - Allowing you to continue to draw money out of your retirement account while you are living.
     - Providing you with the freedom to change your mind if your situation changes.
     - Giving you the satisfaction of knowing that your hard-earned retirement funds will continue to impact people’s lives in our community.

4. **Name United Way of Lancaster County as the beneficiary of an existing or new life insurance policy.**

Many contributors are attracted to life insurance because it enables them to make a larger gift than they would otherwise have been able to make. Here’s how it works. You pay the premiums on a life insurance policy that will ultimately produce a sizable gift to United Way. If United Way is named as both the owner and beneficiary, you will also receive a tax deductible deduction for the annual premiums.

   - Below is an illustration of life insurance costs for various policy amounts for different ages. Note that these costs are for illustration purposes only. Actual premiums will vary based on the individuals insured and the policy selected.

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<thead>
<tr>
<th>Sample Rates for $250,000 Policy</th>
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<tr>
<td>Age</td>
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Policies are available in other amounts. Rates are for illustration purposes only. Single life premiums would be higher.

5. **Benefit from a split interest gift.**

A split interest gift is really two gifts, one that is present interest and one that is future interest. Typically the present interest gift is a lifetime flow of income back to the donor. The future interest gift is the amount United Way of Lancaster County will receive at the death of the donor. The most popular split interest gift is a charitable remainder trust. It is a gift that returns an income to you, your spouse, or another beneficiary you name. Highly appreciated but low yield stock is an ideal asset to use in a charitable remainder trust.

   - EXAMPLE: Jill Weber, age 65, contributes $200,000 of stock to a charitable remainder trust. She purchased the stock many years ago for $70,000. While the stock has appreciated significantly, it is only producing an income of $2,000 to $3,000 a year. By contributing the stock to the charitable remainder trust, Jill receives a tax deduction of approximately $78,000 and avoids $22,500 in capital gains tax. Although she can select various payouts, Jill creates a trust that will provide an income of $9,400 annually for the rest of her life. At her death, the assets within the trust will be distributed to United Way.

Another split interest gift is a retained life estate. This is a way to give away the future interest in your home after your lifetime. You continue to enjoy your home while you are living. Perhaps you own a home or vacation home that your children have no interest in inheriting. You can create an irrevocable provision to retain the use of your home during your lifetime... and give the remainder interest to United Way of Lancaster County at your death. You receive a current income tax deduction for the remainder interest and remove the home from your taxable estate.

6. **Make a gift through a charitable gift annuity and receive payments for life.**

If you would like to benefit from interest that is higher than you can obtain from CDs or money market accounts, a charitable gift annuity is an excellent gift option, especially if you are over 60 years old. You would receive annuity payments for life, and the remainder of the gift would benefit our community through United Way. The projected amount of the gift that would go to United Way is tax deductible.

   - For a customized illustration of how a charitable gift annuity would benefit United Way and you, visit UWGift.org and click on “Create Your Plan.”

Information and calculations are for illustrative purposes only and should not be considered legal, accounting or other professional advice. Your actual benefits may vary depending on the nature and timing of your gift and your particular circumstances.