

PLANNING YOUR GIFT TO UNITED WAY

KNOW YOUR BENEFITS!



If Your Goal Is To:	Then You Can:	Your Benefits Will Be:
Make a quick and easy gift.	Simply write a check or use a credit card to make a gift now.	<ul style="list-style-type: none"> • Possible income tax deduction. • An immediate impact on the evidence-based programs that United Way supports.
Avoid tax on capital gains.	Give appreciated stock or certain bonds that you own.	<ul style="list-style-type: none"> • Possible income tax deduction for the fair market value of the stock/bond, while avoiding the federal capital gains tax as well as the state income tax on the appreciation.
Make a Large Gift with no income taxes.	Have the IRA Custodian pay your Required Minimum Distribution directly to the United Way.	<ul style="list-style-type: none"> • Satisfy the Required Minimum Distribution requirement. • Pay no income taxes on that RMD. • Reduce estate and inheritance taxes.
Defer a gift until after your lifetime.	Include a Charitable Bequest in your will. In addition to cash, a beneficiary designation, specific property, or a percentage of your estate, there are many more ways this can be accomplished. Keep reading for additional gift vehicles.	<ul style="list-style-type: none"> • Potential estate tax savings. • Ability to retain assets for your benefit during your lifetime.
Make a large gift with little cost.	Give the United Way a Life Insurance Policy that you may no longer need, or purchase a new policy and name the UW as the beneficiary.	<ul style="list-style-type: none"> • Current and possible future income tax savings, (if ongoing support offsets premiums).
Maximize your heirs' inheritance while benefiting the United Way.	Name the United Way as the beneficiary of your retirement account; leave other assets to family.	<ul style="list-style-type: none"> • A potential reduction of estate and income tax for your heirs.
Avoid capital gains tax on the sale of a home or other real estate.	Give all, or a fractional interest, in the property to the United Way.	<ul style="list-style-type: none"> • A possible income tax deduction. • The elimination of all, or some, capital gains tax.
Create a Charitable Gift while continuing to enjoy your home.	Give your personal residence or farm to the United Way while retaining use for life.	<ul style="list-style-type: none"> • An immediate charitable deduction. • A reduction in estate taxes - if applicable.
Secure a fixed income while reducing market risks.	Establish a Charitable Gift Annuity , or a Charitable Remainder Annuity .	<ul style="list-style-type: none"> • Tax benefits and often a higher tax rate of return than from existing fixed income investments.
Create a hedge against inflation over the long-term, and diversify your portfolio, deferring and potentially reducing capital gains.	Establish a Charitable Remainder Unitrust .	<ul style="list-style-type: none"> • An immediate charitable deduction and a variable income stream for life.
Reduce gift and estate taxes on assets you pass to your heirs.	Create a Charitable Lead Trust that pays the income to the United Way for a specific number of years.	<ul style="list-style-type: none"> • A gift or estate tax deduction. • Tax Shelter Protection for appreciated assets. • Retained ownership of those assets.

* Please contact the United Way of the Laurel Highlands with any additional questions via email (Admin@UWLaurel.org), or by phone, (814) 535-2563.