Ways to Give

Outright Gifts: A gift of cash, stock, real estate or other forms of personal property given now. You benefit from an immediate income tax deduction and may be able to eliminate capitals gains tax on appreciated assets.

Charitable Bequest: The majority of all planned gifts are in the form of bequests. Perhaps the most simple way to make a legacy gift, a bequest is a gift through your will or living trust that allows you to leave a percentage of your estate, a specific amount, or the residue of your estate to United Way. Bequests do not affect your assets or cash flow during your lifetime and reduces potential estate tax obligations since a bequest to United Way is tax-free. Capital gains tax may also be eliminated depending on the type of asset you give.

Life Insurance Policies: You can name the United Way Foundation as a beneficiary or partial beneficiary of a life insurance policy that you already own or purchase a policy to donate.

Retirement Plans: United Way can be named as the primary or contingent beneficiary of a retirement plan.

Charitable Gift Annuity or Deferred Gift Annuity (CGA or DGA): Upon making an irrevocable gift of cash or securities, you and up to one beneficiary (typically a spouse) are guaranteed lifetime income based on rates established by the American Council of Gift Annuities based on your age(s) at the time you take out the annuity. This option offers secure returns at generally higher rates than other fixed-income investments and may be ideal for retirees or those nearing retirement. A Deferred Gift Annuity commences at a date of your choosing in the future.

Retained Life Estate: You can gift a residence to United Way retaining the right to use the property for life. You are responsible for all maintenance costs and taxes during your lifetime and the property will pass to United Way upon death. You may avoid significant capital gains tax on appreciated property in choosing this option.

Charitable Remainder Trust (unitrust or annuity trust): Assets are irrevocably transferred to a trustee and you or named beneficiaries receive payments for life or for a fixed period of years. In a unitrust, payments are based on a percentage of the fair market value of the trust's assets. In an annuity trust, payments are a fixed dollar amount. When the trust dissolves or upon death, the remaining assets are transferred to United Way. You benefit from an income tax deduction and may be able to eliminate capital gains tax on appreciated assets. There are potential estate tax savings as well.

Charitable Lead Trust (unitrust or annuity trust): Similar to a Charitable Remainder Trust except that the income first goes to United Way with the remainder amount going to named beneficiaries. You benefit from an income tax deduction and may be able to eliminate capital gains tax on appreciated assets. This option can be an innovative way to pass appreciating assets to family members while immediately helping charity.

United Way
UNITED WAY FOUNDATION
of Indian River County