Ways to give

**Outright Gifts:** A gift of cash, stock, real estate or other forms of personal property given now.

**Charitable Bequest:** Perhaps the simplest 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.

**Life Insurance Policies or Retirement Plans:** 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. The United Way Foundation can be named as the primary or contingent beneficiary of a retirement plan.

**Charitable Gift Annuity or Deferred Gift Annuity (CGA or DGA):** An irrevocable gift of cash or securities guarantees income for life at attractive rates for you and up to one beneficiary. This option may be ideal for retirees or those nearing retirement looking to supplement their income.

**Retained Life Estate:** You can gift a residence to United Way retaining the right to use the property for life avoiding significant capital gains tax on appreciated property.

**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. When the trust dissolves upon death, the remaining assets are transferred to United Way.

**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.

*Each of these options can offer significant tax savings. We recommend you consult your professional advisor for additional information and in selecting the option that is best for your personal circumstances. Foundation staff welcomes the opportunity to serve as an additional resource working with you every step of the way.*