

HOW TO PERPETUATE YOUR UNITED WAY CONTRIBUTION

Outright gift of cash or appreciated stock

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

Designating United Way 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 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 contingency arrangement. You can modify an existing will to include United Way by adding a codicil or amendment.

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 beneficiary 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.

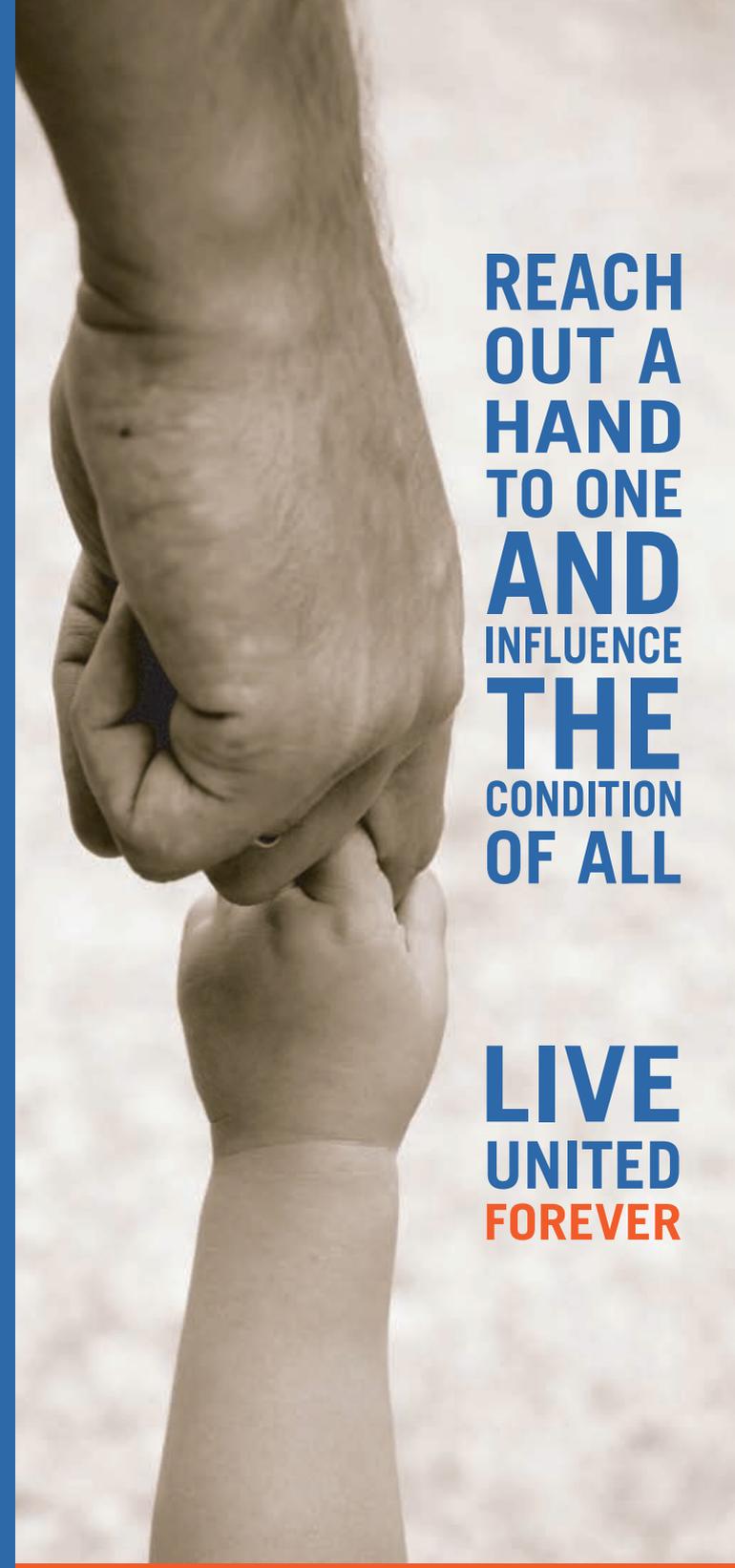
Creating a "split gift" such as a charitable gift annuity, charitable remainder trust and charitable lead trust

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

Learn more at www.uwgc.org/plannedgiving

Be sure to ask about our Human Services Endowment Partnership with The Greater Cincinnati Foundation. For decades, United Way of Greater Cincinnati (UWGC) and The Greater Cincinnati Foundation (GCF) have shared a commitment to improving people's lives. Now we're focusing our combined expertise on the future, providing donors the ability to ensure the sustainability of human services in our region.

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

LIVE
UNITED
FOREVER

GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED®



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 and any gift, any size, is important to growing funds that will support future work.

As a donor to United Way of Greater Cincinnati, you have already made a commitment to help create a good 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 of Greater Cincinnati Foundation 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.



THERE ARE MANY WAYS FOR YOU TO CONTRIBUTE TO OUR COMMUNITY'S FUTURE THROUGH A GIFT TO UNITED WAY. THE BEST ONE FOR YOU WILL DEPEND ON YOUR PERSONAL AND FINANCIAL SITUATION.

OPTIONS FOR GIVING	Benefits to donor:	Possible revenue stream to donor:	Taxation of income:	Choose this type of gift if objective is:
CURRENT GIFTS				
CASH	<ul style="list-style-type: none"> simplicity tax deduction 	none	none	<ul style="list-style-type: none"> maximum deduction, no need for income
SECURITIES/REAL ESTATE	<ul style="list-style-type: none"> tax deduction for fair market value no capital gains tax 	none	none	<ul style="list-style-type: none"> maximum deduction, no need for income
PERSONAL PROPERTY	<ul style="list-style-type: none"> if related use, tax deduction for fair market value if unrelated use, tax deduction for cost basis 	none	none	<ul style="list-style-type: none"> maximum deduction, no need for income
DEFERRED, IRREVOCABLE LIFE INCOME GIFTS				
CHARITABLE GIFT ANNUITY	<ul style="list-style-type: none"> tax deduction for gift portion portion of income is tax-free reduced capital gains tax on a gift of appreciated property 	<ul style="list-style-type: none"> fixed income based on the initial value of annuity 	<ul style="list-style-type: none"> portion taxed as ordinary income portion also taxed as capital gains if appreciated property contributed 	<ul style="list-style-type: none"> fixed rate of income
CHARITABLE REMAINDER ANNUITY TRUST (CRAT)	<ul style="list-style-type: none"> tax deduction for United Way of Greater Cincinnati's remainder interest no initial capital gains tax on appreciated property placed in trust 	<ul style="list-style-type: none"> fixed income based on the initial value of trust 	<ul style="list-style-type: none"> taxation based on type of income in trust 	<ul style="list-style-type: none"> fixed rate of income
CHARITABLE REMAINDER UNITRUST (CRUT)	<ul style="list-style-type: none"> tax deduction for United Way of Greater Cincinnati's remainder interest no initial capital gains tax on appreciated property placed in trust 	<ul style="list-style-type: none"> variable income based on annual value of trust 	<ul style="list-style-type: none"> ordinary income, capital gain possible 	<ul style="list-style-type: none"> income with potential for growth of income
OTHER IRREVOCABLE GIFTS				
CHARITABLE LEAD TRUST	<ul style="list-style-type: none"> trust principal reverts to donor or family members allows for transfer of assets to family members at no or reduced gift tax cost 	<ul style="list-style-type: none"> no income payments to donors; United Way of Greater Cincinnati to receive an annuity 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> pass principal to heirs
DEFERRED, REVOCABLE GIFTS				
BEQUEST IN WILL	<ul style="list-style-type: none"> control over estate distribution estate tax avoided 	none	none	<ul style="list-style-type: none"> control, plus estate tax deduction
RETIREMENT ACCOUNTS	<ul style="list-style-type: none"> estate tax deduction for charitable gift to United Way of Greater Cincinnati 	none	none	<ul style="list-style-type: none"> control, plus estate tax deduction, no income tax on distribution
LIFE INSURANCE	<ul style="list-style-type: none"> tax deduction for premiums paid on existing policy tax deduction for cash/replacement value for paid up policy estate taxes avoided 	none	none	<ul style="list-style-type: none"> deduction, plus ability to make large gifts for low cost

Information provided is for illustration 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 the gift and your particular circumstances.