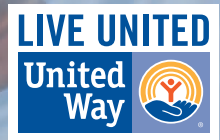


# MAGNIFY YOUR IMPACT WITH UNITED WAY LIFE™

As a United Way supporter, you have demonstrated your passionate commitment to improving lives and community conditions. On behalf of the lives you have touched, we thank you!

Now, you have the opportunity to help impact our community *forever* through United Way Life™.

**Today. Tomorrow. Forever.**



United Way  
of Greater Cincinnati

## Outlive Your Life

– Max Lucado

United Way Life™ allows you to easily and affordably multiply your impact on our community more than you might have dreamed possible. It is designed to be one of the easiest and most cost-effective ways for you to leave a legacy.

Through the leveraging power of life insurance, your gift is created through *five equal annual payments*. Since the Human Services Partnership of United Way of Greater Cincinnati and the Greater Cincinnati Foundation is the sole owner and beneficiary, you will be eligible for an income tax deduction for the gift. At maturation, the policy will create a lasting legacy on your behalf.

**Potential after tax costs of  
a \$250,000 gift for each of  
the 5 premium payments**

Age	Annual Premiums*	After Tax**
35	\$5,500	\$3,685
45	\$7,700	\$5,159
55	\$11,500	\$7,705
65	\$18,000	\$12,060

*\*Based on insuring two lives  
(survivorship policy)*

*\*\*Assumes 33% tax bracket –  
Varies by individual*

# HOW DOES UNITED WAY LIFE™ WORK?

## The process:



Participating in United Way Life™ qualifies you for membership in United Way **Tocqueville Legacy Circle\***, a worldwide movement of forward-looking leaders who are advancing the common good *forever*.

United Way of Greater Cincinnati feels so strongly about investing in our region's future that we are providing an additional incentive, offering up to  $\frac{1}{2}$  of the *annual premium of your insurance policy to be directed from your annual pledge* and the remaining balance of the premium coming from a pledge increase.

This is particularly powerful when combined with the Step-Up Program to one of our societies, such as the Tocqueville Society. The Step-Up Program provides the option to incrementally increase your gift over a three-year period while enjoying the benefits of your annual Tocqueville membership immediately.

\*The Tocqueville Legacy Circle is a recognition society for community investors who have made generous personal commitments that result in the perpetuation of an annual gift of at least \$10,000. Through their Tocqueville Legacy Circle membership, they will extend their impact for generations to come.

# TOCQUEVILLE SOCIETY STEP-UP OPPORTUNITY

## Example: 45-year-old couple

Couple becomes  
new annual  
Tocqueville donors  
and new Tocqueville  
Legacy Members!

### Combine United Way Life™ premium payments with your annual pledge to the Tocqueville Society:

- Purchase \$250,000 policy
- Premium cost: \$7,700 annually for 5 years
  - Up to one-half premium cost from existing annual campaign gift\*
  - Balance of premium cost met through campaign pledge increase
- The annual campaign will be credited with the full “Total Payment Due.”

Pledge Year	Annual Pledge Commitment	Pledge Increase for Annual Insurance Premium*	Total Payment Due	Due 12/31 of Year
2015	\$4,000	\$3,850	\$7,850	2016
2016	\$5,000	\$3,850	\$8,850	2017
2017	\$6,150	\$3,850	\$10,000	2018
2018	\$10,000	\$3,850	\$13,850	2019
2019	\$10,000	\$3,850	\$13,850	2020

\$10,000  
comes back to  
community *annually*  
*in perpetuity*  
(upon maturation  
of policy)

# Carve Your Name on Hearts. Not Tombstones. A Legacy is Etched into the Minds of Others and the Stories they Share About You.

– Shannon L. Adler

## **Benefits of becoming a Tocqueville Legacy Circle Member:**

### **Recognition**

Members are honored at events and in various publications.

### **Networking**

Enjoy invitations to special educational and celebration events.

### **Estate Planning**

Receive free materials to keep informed about the latest changes and opportunities in gift law.

### **Volunteer Opportunities**

Connect at unique, family-friendly projects.

### **Legacy**

Partner with future leaders to address community-wide issues and advance the common good forever.

# THE GIFT THAT KEEPS ON GIVING

## You Benefit

United Way Life™ is an affordable and convenient way for you to leave a legacy by making a meaningful, local impact for generations to come.

Annual premium payments may qualify you for membership in various affinity groups.

## Our Community Benefits

Proceeds from United Way Life™ are contributed to an interest-bearing endowment that supports special projects, community initiatives and the annual campaign.

## Next Steps

Staff will be happy to set up a call with you to begin the confidential process of creating a lasting legacy to our community and provide you with your specific costs for program participation.

### For additional information, please contact:

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