

# UNITED WAY OF THE LAUREL HIGHLANDS ENDOWMENT

An endowment by definition is:

- a gift of money or income producing property to a public organization for a specific purpose
- an “endowed” asset that is kept intact and only the income generated by it is utilized by the organization.

Your gift to the United Way endowment – and all future earnings from your gift – becomes a permanent source of community capital, helping to do good work today, tomorrow and forever.

For example, a contribution today will allow us to expand and build sustainability in the Youth Drug & Alcohol Prevention program, Botvin LifeSkills Training. This evidence-based program is proven to improve social and emotional development, instill necessary coping skills, and reduce risky behaviors of our children.

Endowing your gift is not complicated. It can be as simple as including a bequest – a dollar amount or a percentage of your estate – in your Will. It can be a gift of life insurance or naming United Way of the Laurel Highlands as a beneficiary of a retirement plan.

*“After learning about the growing number of grandparents stepping in to take custody of, and raising their grandchildren, I bestowed my gift to the United Way’s Early Childhood Development and Parental Engagement initiatives.”*

- Anonymous Testimonial

**Planned and endowed gifts to the United Way of the Laurel Highlands will be placed in our Endowment Fund, and the earnings will be used to improve the community in our 3 key focus areas:**

- *Early Childhood Development*
- *Parental Engagement*
- *Youth Drug & Alcohol Prevention*

FOR MORE INFORMATION CONTACT:

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**United Way**  
**of the Laurel Highlands**  
*Serving Cambria and Somerset Counties*

 **United Way**  
**of the Laurel Highlands**  
**Endowment & Planned Giving**

# ENDOWMENT AND PLANNED GIVING



**LEAVE A LEGACY  
THAT BUILDS  
A BETTER  
TOMORROW.**

# HOW TO MAKE YOUR PLANNED GIFT

Gifts to the United Way of the Laurel Highlands Endowment & Planned Giving Program can be simple, flexible, and easy to make. Brief descriptions of several options follow for your review.

**Bequests** A bequest is a specific amount of money or other asset defined in a will, trust or individual retirement plan.

**Life Insurance** By transferring ownership of a life insurance policy to United Way, you can leave a gift that will not be delayed by estate probate.

**Charitable Gift Annuities** With a charitable gift annuity, you can make a gift to United Way in return for a guaranteed lifetime annuity payment. The charitable gift annuity offers a partial charitable tax deduction for the value of the remainder of the gift.

**Charitable Lead Trusts** A charitable lead trust allows you to direct annual distributions from property held in a trust to be paid over time to United Way, with the property eventually being distributed to your loved ones largely free of federal gift and estate taxes.

**Cash** Through a direct cash gift, you immediately ensure that United Way will continue to meet the future health and human service needs of your community.

**Charitable Remainder Trusts** A charitable remainder trust allows you, or a beneficiary you designate, to receive annual payments from property held in trust for your lifetime or for a term of years, with the remainder passing to United Way once the annual payment period ends. In exchange for your contribution to the trust, an immediate tax deduction is available for the value of the gift, and capital gains taxes on property you contribute may be avoided or deferred.

**Securities and Other Liquid Assets** Funding a charitable gift with stocks, bonds, IRA or retirement balances can prevent it from becoming taxable in your estate, and the gift is made in pre-tax dollars.

The United Way of the Laurel Highlands invests in the futures of children, families, and those who are in need in Cambria & Somerset Counties. With the support of our long-term donors, advocates, volunteers, and community-minded individuals, we are able to drive measurable results, and significant social change in our 3 Focus Areas of:

- Early Childhood Development
- Parental Engagement
- Youth Drug & Alcohol Prevention

We are determined to ensure that every dollar entrusted, bestowed, gifted, and contributed to the United Way is utilized in the most effective, efficient way possible. With your support we will be able to invest in our children and parents, resulting in a healthier family unit for children to excel in the future.

Together we strive to build a better community for the next generation. It is with your help that our mission and goals will be achieved. It is with your help that we truly show what it means to Live United for our community.



**LIVE UNITED. TODAY. TOMORROW. FOREVER.**

