

# Planning your gift to United Way

## Know your benefits

Please contact the United Way of the Southern Alleghenies with questions via email (Admin@unit-edwaysa.org), or by phone, 814-535-2563.

If your goal is to:	Then you can:	And your benefits will be:
Make a quick and easy gift.	Make an immediate gift with a check or credit card.	<ul style="list-style-type: none"> <li>Possible income tax deduction</li> <li>An immediate impact on the evidence-based programs United Way (UWSA) supports and implements.</li> </ul>
Avoid tax on capital gains.	Give appreciated stock or certain bonds that you own.	<ul style="list-style-type: none"> <li>Possible income tax deduction for the fair market value of the stock/bond, while avoiding the federal capital gains tax, as well as the state income tax on the appreciation.</li> </ul>
Make a large gift with no income taxes.	Have the IRA custodian pay your required minimum distribution directly to UWSA.	<ul style="list-style-type: none"> <li>Satisfy the required minimum distribution requirement.</li> <li>Pay no income tax on that distribution.</li> <li>Reduce estate and inheritance taxes.</li> </ul>
Defer a gift until after your lifetime.	Include a <b>charitable bequest</b> in your will. In addition to cash, a beneficiary designation, specific property, or a percentage of your estate, there are many more ways this can be accomplished. Keep reading for more options.	<ul style="list-style-type: none"> <li>Potential estate tax savings</li> <li>Ability to retain assets for your benefit during your lifetime.</li> </ul>
Make a large gift with little cost.	Give the UWSA a life insurance policy that you may no longer need, or purchase a new policy and name the UWSA as the beneficiary.	<ul style="list-style-type: none"> <li>Current and possible future income tax savings (if ongoing support offsets premiums).</li> </ul>
Maximize your heirs' inheritance while benefiting the UWSA.	Name the UWSA as the beneficiary of your retirement account; leave other assets to family.	<ul style="list-style-type: none"> <li>A potential reduction of estate and income tax for your heirs.</li> </ul>
Avoid capital gains tax on the sale of a home or other real estate.	Give all, or a fractional interest, in the property to UWSA.	<ul style="list-style-type: none"> <li>A possible income tax deduction.</li> <li>The elimination of all, or some, capital gains tax.</li> </ul>
Create a charitable gift while continuing to enjoy income.	Give your personal residence or farm to the UWSA while retaining use for life.	<ul style="list-style-type: none"> <li>An immediate charitable deduction.</li> <li>A reduction in estate taxes - if applicable.</li> </ul>
Secure a fixed income while reducing market risks.	Establish a <b>charitable gift annuity</b> , or a <b>charitable remainder annuity</b> .	<ul style="list-style-type: none"> <li>Tax benefits and often a higher tax rate of return than from existing fixed income investments.</li> </ul>
Create a hedge against inflation over the long-term, and diversify your portfolio, deferring and potentially reducing capital gains.	Establish a <b>charitable remainder unitrust</b> .	<ul style="list-style-type: none"> <li>An immediate charitable deduction and a variable income stream for life.</li> </ul>
Reduce gift and estate taxes on assets you pass to your heirs.	Create a <b>charitable lead trust</b> that pays the income to the UWSA for a specific number of years.	<ul style="list-style-type: none"> <li>A gift or estate tax deduction.</li> <li>Tax shelter protection for appreciated assets.</li> <li>Retained ownership of those assets.</li> </ul>