

Planned Giving Vehicles and Benefits to Donors

	Vehicle	Description	Benefits to Donor
Gifts that Help Now: Current Use Gifts	<i>Gifts of Cash (irrevocable)</i>	Give by mailing a check to United, or by giving online by credit card or electronic draft from your bank account.	<ul style="list-style-type: none"> Income tax deduction
	<i>Gifts of Appreciated Assets (irrevocable)</i>	Give assets that have increased in value, such as stock, bonds, mutual funds, all or a portion of real estate or a business.	<ul style="list-style-type: none"> Income tax deduction Avoid capital gains tax Support United without depleting your cash reserves
	<i>Charitable Lead Trusts (irrevocable)</i>	Pays income annually to United for period of years determined by donor, after which trust assets revert to donor or heirs chosen by donor.	<ul style="list-style-type: none"> Gift is returned to donor or heirs at reduced gift/estate tax cost Significant gift/estate tax savings Trust pays tax on its income and capital gains but deducts amounts paid to United
	<i>IRA Charitable Rollover (irrevocable)</i>	If the donor is over age 70 ½, gifts can be made directly from an IRA to a charity without having to be recognized as income. Limit of \$100,000/year.	<ul style="list-style-type: none"> Avoid income taxes Counts toward IRA required minimum distribution
Gifts that Bear Fruit Later: Deferred Gifts	<i>Bequests in Wills and/or Trusts (revocable)</i>	Donor names United in will or as beneficiary of trust.	<ul style="list-style-type: none"> Can set \$ amount or % Can structure to benefit family first Estate tax deduction for full amount of bequest If let United know, listing in Heritage Society
	<i>Retirement Plans (revocable)</i>	Donor names United as the primary or secondary beneficiary to receive the remainder after donor's death.	<ul style="list-style-type: none"> If traditional retirement assets pass to an heir other than spouse, the recipient has to pay income taxes in addition to potential estate taxes, making it one of the highest taxed assets to leave to a loved one. Naming United as beneficiary or secondary beneficiary after spouse avoids both income and estate taxes.
	<i>Life Insurance (revocable or irrevocable)</i>	Gift of old or new policy with United as owner and/or beneficiary.	<ul style="list-style-type: none"> Donor makes large gift with little cost Income tax deduction for cash value and/or premiums paid No estate tax

Gifts that Give Back: Life Income Gifts	<i>Charitable Gift Annuities (irrevocable)</i>	Donor gives cash or assets such as stock. Donor and/or another beneficiary receives a fixed % of gift amount annually for life. Click for additional info.	<ul style="list-style-type: none"> • Fixed income payments to donor and/or other beneficiary for life • Portion of each payment is free from income tax • Partial income tax deduction at time of gift • Potential capital gains tax savings
	<i>Charitable Remainder Trusts (irrevocable)</i>	Pays income stream (fixed \$ amount or %) to donor and/or other beneficiaries for life or specific term. Remainder to one or more charities.	<ul style="list-style-type: none"> • Annual income stream • Partial income tax deduction • No capital gains tax when assets are donated to or sold by trust • Estate tax savings