



Planned giving is a wonderful way to ensure that the community we all care about has the ability to continue to address the needs of its residents. By making Granite United Way part of your estate plans you will join others who share this vision for the future.

## WHAT IS A PLANNED GIFT?

A Planned Gift is any donation made as part of an individual's overall financial and/or estate planning. Planned Giving allows you to meet your personal, financial, and philanthropic goals in tax-efficient, estate-friendly ways. Wherever you are in your career and your life, there is a Planned Giving option for you!

## WAYS TO MAKE A PLANNED GIFT

There are many ways in which to make a Planned Gift, based on your long-term philanthropic goals and objectives. We encourage you to consult with your financial advisor about what options might be best for you.

- Donate an outright gift of cash, stock, or real estate to Granite United Way's Endowment
- Name Granite United Way as a beneficiary in your will
- Establish a Charitable Gift Annuity and receive payments for life
- Donate a Life Insurance Policy or Retirement Plan

*See the reverse side for more details on these options.*

# >>> Leaving a legacy Planned Giving Options



Granite United Way offers a variety of planned giving options to meet your philanthropic goals, many of which provide immediate tax benefits.

## DONOR-ADVISED FUNDS (DAFS)

Donor-Advised Funds (DAFs) are charitable investment accounts that allow you to invest cash, securities, or other assets intended for charitable distribution. Your contribution to the DAF often is eligible for an immediate tax deduction, and the funds within the DAF can be invested for tax-free growth.

You provide the direction over the allocation of your assets and have flexibility regarding where and when you make your donations. Your donation can potentially grow, which makes your money stretch further, and you can support your charities of choice now or over time.

## WILLS & BEQUESTS

A charitable bequest is an official statement in a will, a trust, or an estate plan, that designates a gift to a specific charity. Bequests are one of the easiest and most flexible ways you can leave a gift to Granite United Way. You can plan for the allocation of your estate while maintaining complete control of your assets in the present, and you can change your mind at any time.

## BENEFICIARY DONATIONS

A Beneficiary can be any person or entity you choose to leave money or assets to, including nonprofit organizations. Granite United Way can be named as the beneficiary of one of your assets such as IRAs, 401ks and other retirement plans, life insurance policies, or commercial annuities.

You can also decide what percentage you would like the charity to receive as a beneficiary. This means you can divide your retirement plans or insurance policies between family, friends, and charities of your choosing. Designating Granite United Way as the beneficiary of a retirement account, life insurance policy or annuity can also reduce estate taxes.

## CHARITABLE GIFT ANNUITY

Charitable gift annuities allow you to transfer your cash or appreciated property to a charity in exchange for their promise to pay you a fixed income (with rates based on age) for the rest of your life. At your death, the charity keeps the remaining assets.

*Please note, Granite United Way does not provide suggested guidance, we encourage you to talk with your financial advisor to best determine the Planned Giving options that might be best for your situation.*

**For further information about Planned Giving, please contact:  
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