

Planned Giving



**A commitment to strengthening
the community for good.**

Planned Giving

When you choose to give to United Way of Southwestern Pennsylvania through managing your assets or the assets of a loved one, your gift lives on and continues to make a lasting impact. This is an enduring legacy for your community that reflects your values and commitment to others. This option also provides the additional benefit of tax-free giving or tax reductions, which may result in a better financial return for your estate.



Name United Way of Southwestern Pennsylvania in Your Will

Designate an amount, an asset or percentage of assets.

- Provides a lasting legacy.
- Gives you the freedom to change your mind if your situation changes.

Name United Way of Southwestern Pennsylvania in Your Retirement Plan

Designate United Way of Southwestern Pennsylvania as a full or partial beneficiary to your retirement account.

- Avoid potential double taxation on retirement fund gifts to heirs (estate and income tax).
- Continue to draw money out of your retirement account while you are living.
- Gives you the freedom to change your mind if your situation changes.

Choose a tax-free rollover gift from an IRA

The rollover counts towards the donor's Required Minimum Distribution annually.

- People over 65 can give up to \$100,000 per year to charity tax free.
- Withdrawals from an IRA account must begin by age 70.5.

Both types of designations reduce the taxable estate.

Gift Of Cash or Stock

Provides an immediate tax break.

GIVING STOCK VS. CASH

	Gift in STOCK	Gift in CASH
Size of your gift:	\$200,000	\$200,000
Income tax savings*	\$79,200	\$79,200
Capital gains tax savings	\$30,000	None
Medicare surtax savings	\$5,700	None
Gift "cost" after tax savings	\$85,100	\$120,800

*assumes a 39.6% tax bracket

Name United Way of Southwestern Pennsylvania In Your Insurance Policy

- When United Way of Southwestern Pennsylvania is named as a beneficiary, you will receive a tax deduction for annual premiums.
- You pay the policy premiums, but a life insurance policy allows you to make larger gifts.
- United Way of Southwestern Pennsylvania can be named on a new or existing policy.

United Way Life™ is our own policy offered to donors. The chart below illustrates costs for various policy amounts for different ages (example only), actual premiums will vary.

United Way Life Sample Rates For \$250,000 Policy

Age	Type	5-year Annual Premium	After Tax Annual Cost of Gift to Donor
35	Survivorship	\$5,000	\$3,350
45	Survivorship	\$7,200	\$4,824
55	Survivorship	\$10,600	\$7,102

Talk to your family members, financial advisor, attorney and/or accountant about adding United Way to your estate plan.

GIVE. ADVOCATE. VOLUNTEER.
MAKE AN IMPACT.



United Way of
Southwestern Pennsylvania

United Way of Southwestern Pennsylvania serves Allegheny, Butler, Westmoreland, Fayette & Armstrong Counties.