

THERE ARE MANY WAYS FOR YOU TO LEAVE A LEGACY FOR OUR COMMUNITY'S FUTURE THROUGH A GIFT TO METRO UNITED WAY

OPTIONS FOR GIVING	Benefits to donor:	Possible revenue stream to donor:	Taxation of income:	Choose this type of gift if objective is:
CURRENT GIFTS				
CASH	<ul style="list-style-type: none"> simplicity tax deduction 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> maximum deduction, no need for income
SECURITIES/REAL ESTATE	<ul style="list-style-type: none"> tax deduction for fair market value no capital gains tax 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> maximum deduction, no need for income
PERSONAL PROPERTY	<ul style="list-style-type: none"> If related use, tax deduction for fair market value no capital gains tax 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> maximum deduction, no need for income
DEFERRED, IRREVOCABLE LIFE INCOME GIFTS				
CHARITABLE GIFT ANNUITY	<ul style="list-style-type: none"> tax deduction for gift portion portion of income is tax-free reduced capital gains tax on a gift of appreciated property 	<ul style="list-style-type: none"> fixed income based on the initial value of annuity 	<ul style="list-style-type: none"> portion taxed as ordinary income portion also taxed as capital gains if appreciated property contributed 	<ul style="list-style-type: none"> fixed rate of income
CHARITABLE REMAINDER ANNUITY TRUST (CRAT)	<ul style="list-style-type: none"> tax deduction for Metro United Way's remainder interest no initial capital gains tax on appreciated property placed in trust 	<ul style="list-style-type: none"> fixed income based on the initial value of trust 	<ul style="list-style-type: none"> taxation based on type of income trust 	<ul style="list-style-type: none"> fixed rate of income
CHARITABLE REMAINDER UNITRUST (CRUT)	<ul style="list-style-type: none"> tax deduction for Metro United Way's remainder interest no initial capital gains tax on appreciated property placed in trust 	<ul style="list-style-type: none"> variable income based on annual value of trust 	<ul style="list-style-type: none"> ordinary income, capital gain possible 	<ul style="list-style-type: none"> income with potential for growth of income
OTHER IRREVOCABLE GIFTS				
CHARITABLE LEAD TRUST	<ul style="list-style-type: none"> trust principal reverts to donor or family members allows for transfer of assets to family members at no or reduced gift tax cost 	<ul style="list-style-type: none"> no income payments to donors; Metro United Way to receive an annuity 	<ul style="list-style-type: none"> if grantor trust is used, income in trust is taxed to donor if non-grantor trust is used, income is taxed to trust 	<ul style="list-style-type: none"> pass principal to heirs
DEFERRED, REVOCABLE GIFTS				
BEQUEST IN WILL	<ul style="list-style-type: none"> control over estate distribution estate tax avoided 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> control, plus estate tax avoided
RETIREMENT ACCOUNTS	<ul style="list-style-type: none"> estate tax deduction for charitable gift to Metro United Way 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> control, plus estate tax deduction, no income tax on distribution
LIFE INSURANCE	<ul style="list-style-type: none"> tax deduction for premiums paid on existing policy tax deduction for cash/replacement value for paid up policy estate taxes avoided 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> none 	<ul style="list-style-type: none"> deduction, plus ability to make large gifts for low cost