



Building a Legacy Heritage Club

A healthy YMCA capable of making a significant impact in the community is a gift we have received from prior generations. It is a gift we can pass along to future generations. In a world in which so much comes and goes so quickly, the YMCA movement lasts. It is stable, values-based, professionally managed, in touch with public issues, and capable of meeting the changing conditions and needs of the future. Many friends of the YMCA choose to help extend the YMCA's influence beyond their own lifetimes by making gifts to the YMCA's permanent endowment fund. You can direct such gifts to support the overall work of the YMCA or designate them to support a specific YMCA program area.

The Heritage Club is composed of individuals, couples and families from all backgrounds, communities and walks of life who have made an outright or planned gift to the YMCA's endowment fund in one of the following ways:

- Making an outright gift of \$10,000 or more in the form of cash, securities, property, or other marketable assets to the YMCA's endowment fund;
- Making a pledge of \$10,000 or more over ten years to the YMCA's endowment fund;
- Naming the YMCA's endowment fund as full or partial beneficiary of a bequest in a will or a living trust;
- Naming the YMCA's endowment fund as full or partial beneficiary of an annuity or a donor advisor fund;
- Creating a charitable remainder trust, or life estate gift to benefit the YMCA's endowment fund;
- Naming the YMCA's endowment fund as primary or secondary beneficiary of a new or existing life insurance policy or retirement plan.

In recognition of the singular role that charitable organizations such as the YMCA plays in meeting important needs in our society, the nation's tax laws provide incentives that encourage philanthropy.

Depending on the type of gift and specific arrangements, donors to the YMCA endowment fund can expect some or all of these benefits:

- Income tax savings through a tax deduction for the value of the charitable gift
- Avoidance of capital gains tax by contributing certain kind of property that have in crease in value over time
- Income for the lifetime of a donor and/or other beneficiaries
- Elimination of federal estate tax one the value of a gift passed to the YMCA upon the donor's death
- Reduced estate settlement costs

We can direct you to experts to help formulate a plan that takes full advantage of the available tax benefits, while fulfilling your desire to benefit future generations of children and families at the YMCA.

There are various gift plans that friends of the YMCA employ to meet personal and family tax, estate, and charitable planning objectives. We welcome the opportunity to confidentially discuss one or more of these options with you.



“My wife and I decided we would like to participate in the continuation of the YMCA Cardiac Rehab program by setting up our endowment fund. I would like to see that program continue well into the future and be available for everyone who needs it.”

- Jules and June Sonneborn

