

Live United Forever

For many people, philanthropic giving is a lifelong commitment that provides both personal satisfaction and financial benefits.

The United Way of Pioneer Valley is grateful for your gifts to the annual campaign over the years.

Now, through the United Way of Pioneer Valley 'Live United Forever' option, you can provide a different kind of gift, above and beyond your annual gift, benefiting you, your family, and ensuring your gift impacts our community for generations to come.

A charitable planned gift is the result of a careful thoughtful structuring of one's estate to benefit a charitable organization. You have the right to choose how your dollars are spent through the designating your funds.

Your planned gift helps to fund the United Way, and its community impact, during and after your lifetime:

Cash

An outright gift of cash qualifies for a full charitable deduction for most donors who itemize their federal income tax returns.

Bequests

A gift can be made through your Last Will and Testament as an outright, residuary, contingency, or restricted bequest.

Appreciated Securities

Transferring shares of stocks, bonds, or mutual funds, which have increased in value, to the United Way of Pioneer Valley is a terrific way to make a charitable gift. You save on taxes twice: You won't be subject to the capital gains tax, plus you earn a charitable deduction for the current value of the security.

Charitable Trusts

The United Way of Pioneer Valley can be named as the ultimate beneficiary of a charitable remainder trust or the income beneficiary of a charitable lead trust. Both are highly effective estate planning tools that can benefit donors now or later.

Life Insurance

The United Way of Pioneer Valley can be named as the beneficiary of a new or existing life insurance policy. If The United Way of Pioneer Valley is also named as the owner of the policy, all of the donor's premium payments are charitable deductions.

Retirement Plans

Significant tax benefits can be gained by naming The United Way of Pioneer Valley as residual beneficiary of retirement plan assets. This option allows a donor to defer a gift to the end of his or her lifetime, reduce the size of the estate, and meet charitable objectives.

Appreciated Property

Gifts of securities and real property may provide important tax advantages. Their full fair market value is deductible as a charitable contribution with certain limitations.

Charitable Gift Annuities

This gifting technique is an outright gift of cash, securities or other property to The United Way of Pioneer Valley made during a donor's lifetime in return for the organization's promise to pay a lifetime annuity income to the donor.

**For more information, or to obtain a Letter of Intent,
please contact Carin Savel, SVP Resource Development - (413) 693-0227 or csavel@uwpv.org.**