

CHOOSING A PLANNED GIFT



Leave a legacy by supporting United Way Miami long into the future. Choose your ideal charitable plan from a variety of options available to suit you and your family's philanthropic goals.

When you make a planned gift to United Way, future generations in Miami-Dade will continue to be impacted by your charitable contribution. By making a legacy gift, you are helping us improve not only the lives of our community's children, but their children's children.



Penny Shaffer

South Florida Market President, Florida Blue

"Anyone in the community can leave a legacy. A contribution of life insurance will enable you to make a gift many multiples of what you can do on an annual basis. For me personally, being able to make this gift is extremely gratifying."

With a passion for nourishing the health, safety and spirit of the community, Penny believes that in many ways we are our brothers' keepers. She gives without wanting or expecting anything in return.



Frank Gonzalez

South East Leader Financial Institutions & Specialty Finance Practice / Assurance Partner at BDO USA, LLP

"Most people in the community don't realize how many families are either in poverty or just one emergency away from falling into poverty."

Frank and his wife Maria are the parents of two children and they both feel it is important to ensure that future needs of the community are addressed. That's why the Gonzalez's decided to take out a life insurance policy which will benefit the United Way of Miami-Dade. Frank added, "what better way to maximize our contribution in order to benefit the community than with life insurance."

There are several ways to make a planned gift to United Way of Miami-Dade. Here are options to begin planning your legacy. For more information, contact us at plannedgiving@unitedwaymiami.org.

YOUR GIFT	YOUR GOAL	HOW IT WORKS	BENEFITS
BEQUEST	<ul style="list-style-type: none"> Remember those you care about most Maintain control of your assets during life Make a gift to United Way at your passing 	<ul style="list-style-type: none"> A bequest is a gift made through your will or trust A bequest is the simplest type of planned gift for you to make and easiest to implement 	<ul style="list-style-type: none"> You may desire to support charity but are unable to make gifts during your lifetime For example, you may have property that is needed during life to cover your living expenses or health care costs
RETIREMENT PLAN ASSETS 401(K), 403(B), IRA, KEOGH	<ul style="list-style-type: none"> Continue withdrawing funds during lifetime Change your mind if situation warrants Satisfaction of knowing hard-earned money will benefit others 	<ul style="list-style-type: none"> Name United Way Miami as primary, partial or contingent beneficiary 	<ul style="list-style-type: none"> You're able to continue using your benefits during your lifetime You receive an estate tax charitable deduction Your dependents avoid ordinary income tax assessments on the amount paid to United Way

YOUR GIFT	YOUR GOAL	HOW IT WORKS	BENEFITS
LIFE INSURANCE (BENEFICIARY AT PASSING)	<ul style="list-style-type: none"> • Make a more significant gift to United Way at your passing • Reduce estate tax 	<ul style="list-style-type: none"> • Name United Way as beneficiary of life insurance policy 	<ul style="list-style-type: none"> • Value of insurance policy avoids estate tax • Maintain ownership of policy • Beneficiary designation is revocable
LIFE INSURANCE (TRANSFER OWNERSHIP OF POLICY TO UNITED WAY OR PURCHASE UNITED WAY LIFE)	<ul style="list-style-type: none"> • Make a more significant gift to United Way at your passing • Be honored for guaranteed gift • Reduce estate tax • Enjoy a tax benefit from a charitable deduction 	<ul style="list-style-type: none"> • Gift life insurance policy to United Way • United Way becomes owner while donor remains the insured • United Way is beneficiary at passing of donor • Donor contributes amount to United Way each year for premiums 	<ul style="list-style-type: none"> • Charitable tax deduction for donated premium • Value of insurance policy avoids estate tax
CHARITABLE GIFT ANNUITY (CGA)	<ul style="list-style-type: none"> • Receive fixed income for life • Avoid capital gains tax on the sale of your appreciated property • Enjoy tax benefit from a charitable deduction 	<ul style="list-style-type: none"> • You make a gift of cash or property to us and we agree to make fixed payments for one or two lives 	<ul style="list-style-type: none"> • You want to make a gift to our organization and receive fixed income for the future • This plan works well with your gift of cash or appreciated stock that is providing little or no income
CHARITABLE REMAINDER TRUST (CRT)	<ul style="list-style-type: none"> • Transfer your appreciated property without paying capital gains tax • Enjoy regular income for life or a term of years • Receive a tax benefit from a charitable deduction 	<ul style="list-style-type: none"> • You transfer your cash or property to fund a trust that makes payments for your lifetime or a number of years and then passes what remains to our organization • You own appreciated property that produces little or no income and would like to sell without paying capital gains tax • You may be desiring income for retirement 	<ul style="list-style-type: none"> • You own appreciated property that produces little or no income and would like to sell without paying capital gains tax • You may be desiring income for retirement
FAMILY LEAD TRUST	<ul style="list-style-type: none"> • Give cash or property to your family in the future • Avoid substantial gift or estate tax • Provide funds to United Way during your lifetime 	<ul style="list-style-type: none"> • You transfer your cash or property to a trust that makes payments to our organization for a number of years and then passes the trust property to your family with no additional tax 	<ul style="list-style-type: none"> • You want to pass specific property to your family without paying a lot of gift estate tax
LIFE ESTATE RESERVED	<ul style="list-style-type: none"> • Remain in your home for life or term of years • Receive a charitable income tax deduction 	<ul style="list-style-type: none"> • You transfer your personal residence or farm to us and retain the right to use the property for your lifetime 	<ul style="list-style-type: none"> • You want to remain living in your home and desire a current income tax deduction

Create your legacy with United Way. For help choosing the right planned gift based on your personal circumstances and financial goals, email plannedgiving@unitedwaymiami.org or call 305-646-7016.