



There are several ways to make a planned gift to the United Way of the Ouachitas

Here are the eight easiest and most common ways to begin planning your legacy.

For more information on these and other planned giving options, contact us using the tear-off panel on this brochure.



For more information about these and other planned giving options, please fill out this panel and return it to United Way.

YOUR GIFT	BEQUEST	RETIREMENT PLAN ASSETS 401(k), 401(b), IRA, KEOGH	LIFE INSURANCE BENEFICIARY AT DEATH	LIFE INSURANCE TRANSFER OWNERSHIP OF POLICY TO UNITED WAY OR PURCHASE UNITED WAY LIFE	CHARITABLE GIFT ANNUITY	CHARITABLE REMAINDER TRUST CRT	CHARITABLE LEAD TRUST CLT	RETAINED LIFE ESTATE
YOUR GOAL	<ul style="list-style-type: none"> Simplest way to remember those you care about most Maintain control of your assets during life Make a gift to United Way at your death 	<ul style="list-style-type: none"> Continue withdrawing funds during lifetime Can change mind if situation warrants Satisfaction of knowing hard-earned money will benefit others 	<ul style="list-style-type: none"> Make a more significant gift to United Way at your death Reduce estate tax 	<ul style="list-style-type: none"> Make a more significant gift to United Way at your death Be honored for guaranteed gift Reduce estate tax Enjoy a tax benefit from a charitable deduction 	<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"> 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"> 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"> Remain in your home for life or term of years Receive a charitable income tax deduction
HOW IT WORKS	You designate United Way as a beneficiary of your estate by will, trust or other instrument. It can be a sum of money, property or a percentage of your estate's residue.	Donor names United Way as primary, partial or contingent beneficiary.	Donor names United Way as beneficiary of life insurance policy.	Donor gifts life insurance policy to United Way. UW becomes owner while donor remains the insured. UW is beneficiary at death of donor. Donor contributes amount to UW each year for premiums.	You transfer your cash or appreciated property to United Way in exchange for a contract to pay you a fixed income (with rates based on your age) for the rest of your life.	You transfer your cash or appreciated property to fund a charitable trust. The trust sells your property tax-free and provides you a fixed or variable income for life or a term of years.	You transfer your cash or property to fund a lead trust that makes a gift to United Way for a number of years. You receive a charitable deduction for the gift. Your family receives the remainder at substantial tax savings.	You give your property to United Way, but retain the right to use the property during your life.
BENEFITS	<ul style="list-style-type: none"> Estate tax charitable deduction Life use and ownership of your property Revocable during lifetime 	<ul style="list-style-type: none"> Use of benefits during lifetime Charitable estate tax deduction Dependents avoid ordinary income tax assessments on amount paid to United Way 	<ul style="list-style-type: none"> Value of insurance policy avoids estate tax Make a more significant gift Maintain ownership of policy Beneficiary designation is revocable 	<ul style="list-style-type: none"> Charitable tax deduction for donated premium Value of insurance policy avoids estate tax 	<ul style="list-style-type: none"> Charitable tax deduction Fixed income for life Reduce and defer capital gains Portion of payment stream may be tax-free 	<ul style="list-style-type: none"> Charitable tax deduction Income for life or a term of years Possible income growth over time Avoidance of capital gains tax 	<ul style="list-style-type: none"> Gift or estate tax deduction Asset and appreciation passes to family at reduced or not gift tax cost 	<ul style="list-style-type: none"> Charitable tax deduction Lifetime use of property

I have left United Way in my will or estate plan

I would like to speak with someone about leaving my legacy

Please send me more information on _____

Name: _____

Address: _____

Phone: _____ Alt. Phone: _____

Email: _____

What year did you first give to United Way? _____

Please let us know when you leave United Way in your will or estate plan. You will be recognized as an esteemed Legacy Society Member.

For more information, visit us online at unitedwayouachitas.org.

If responding by mail, please return this portion of the brochure to:



United Way of the Ouachitas Endowment
233 Hobson Avenue
Hot Springs, Arkansas 71913

Dick and Pat Gladden - Dick Gladden is a Past President of the United Way of the Ouachitas. Dick presided over the building of the United Way office building at 233 Hobson Avenue, a gift from the business community.



Debbie and Festus Ugbade - As loyal Pillar Level Donors of United Way of the Ouachitas, the Ugbades were both former board members, and Debbie a past president. Debbie also presided over the establishment of the Endowment Fund.

Stuart Fleishner & Family - Stuart Fleishner, DDS, is a Past President of the United Way of the Ouachitas and serves on the Endowment Fund Advisory Council. He is a loyal Pillar Level Donor.

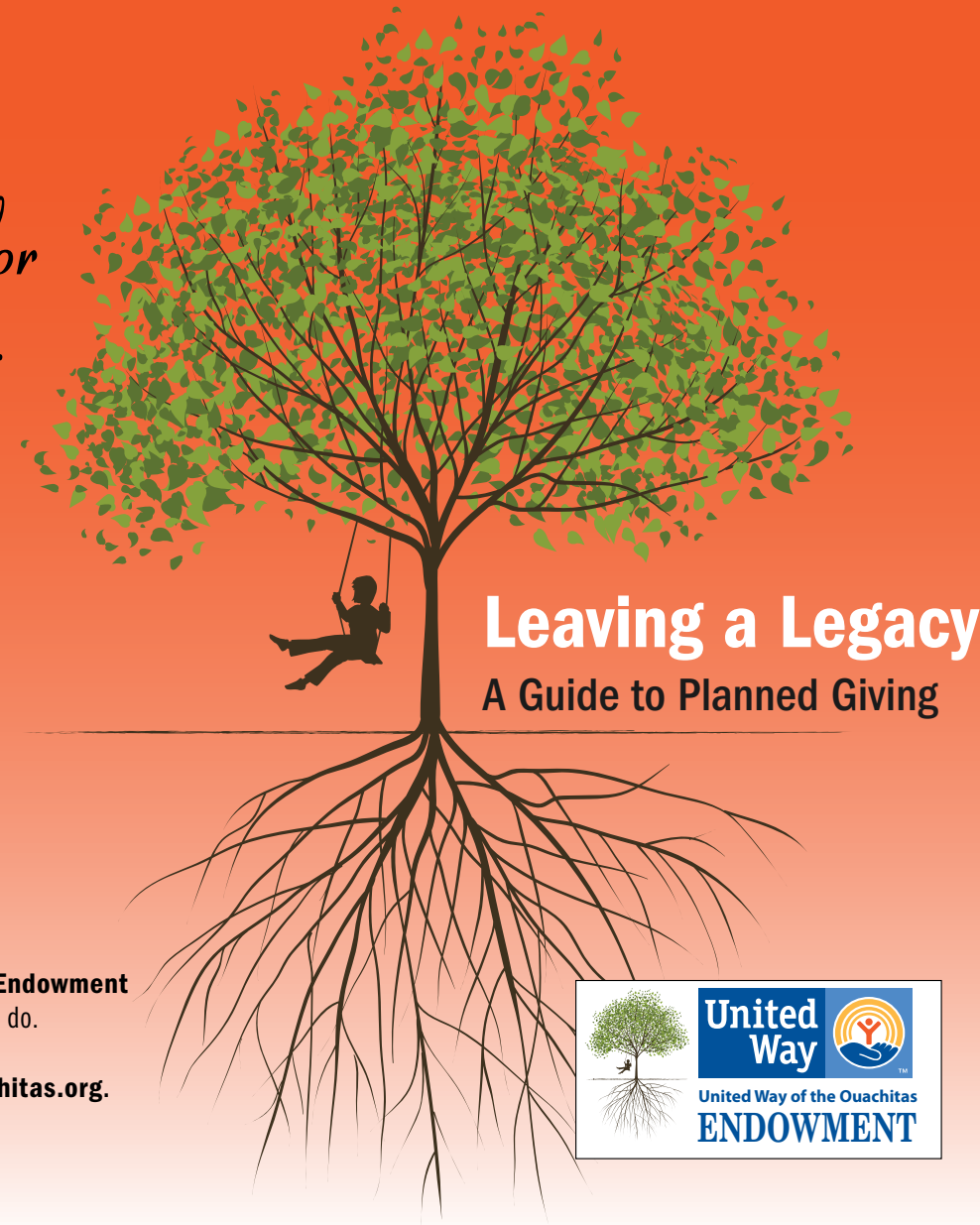


Don and Dana Gooch - Don Gooch, Market President for Arvest Bank, is a Past President of United Way of the Ouachitas, a loyal Pillar Level Donor, and serves on the Endowment Committee.

Working together for a better community.

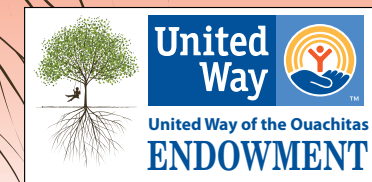
Please leave the **United Way of the Ouachitas Endowment** in your will or estate plan, and notify us when you do.

For more information, visit us at unitedwayouachitas.org.



Leaving a Legacy

A Guide to Planned Giving



What does it mean to **leave a legacy**?



Over the years, you have been a valuable and generous donor to United Way of the Ouachitas. Now you can help United Way continue to solve our community's toughest health and human service problems well into the future.

By endowing a gift, you become a member of the Legacy Society. The Legacy Society celebrates those who endow their giving spirit and memory in perpetuity. United Way's planned giving program staff is committed to helping our most dedicated contributors discover special ways to continue playing an active supporting role while preserving or enhancing overall financial security.

Please read on for the easiest and most common ways to begin planning your legacy gift. Thank you again for your desire to have an impact on our community so that it is a place where all people thrive, now and in the future.

Plant the seed of greatness in others...