

Planned Giving

We don't know what the most pressing human needs will be in 20, 30 or 50 years. But we do know United Way will be here to respond. A sound endowment is the best way to provide substantial consistent funding where it is needed the most.

For help in making a planned gift to United Way, simply call 859-233-4460 or email campaign@uwbg.org.

Bequest

Please consider United Way of the Bluegrass, Inc. in your will. Bequests can be made in a specific dollar amount, based on a percentage of your estate, or from the balance of the estate once other bequests have been satisfied.

Charitable Remainder Unitrust

Similar to the Remainder Annuity Trust, the Unitrust is structured to provide you with payment amounts that vary from year to year based on market fluctuations. The remainder of the trust passes to United Way upon death.

401(K) Plans & IRAs

Funds withdrawn from retirement accounts are usually subject to income tax after the owner's death. Taxes can commonly be saved if you designate United Way as a beneficiary of all or part of your retirement account, while leaving tax-free assets for family members.

Insurance

You transfer a life insurance policy designating United Way of the Bluegrass as both the owner and beneficiary. A new policy can be structured so that it becomes self-funding after a period of time, usually five years. The premiums you pay are tax deductible. The policy's death benefit and accumulated cash value accrue to United Way.

Charitable Gift Annuity

If you need steady income and want to make a gift to United Way, a charitable gift annuity may be ideal. You transfer funds (or appreciated stock) to United Way and we in turn will commit to send you a specific sum each year for the rest of your life (or the joint lives of you and one other recipient).

Pooled Income Fund

United Way of America offers a professionally managed pooled income fund (trust) for the benefit of its local affiliates. You receive annual income based on the rate of return earned by the fund. United Way of the Bluegrass receives the donor's balance in the fund upon death.

Charitable Lead Trust

You establish a trust, through the transfer of cash or assets, from which payments are made to United Way during your lifetime or for a fixed period of time. The remainder of the trust passes to family members at a reduced gift tax cost upon death.

Stock Gifts

By making a gift of appreciated stock, you can help United Way immediately and avoid a capital gains tax at the same time. Long-term appreciated stock gifts are deductible at their full market value on federal tax returns, and there is no reportable gain on the appreciated portion of the assets. We will work with your broker to effect the transfer seamlessly.

Charitable Remainder Annuity Trust

This trust makes fixed payments to you during your lifetime or for a period of time. The remainder of the trust passes to United Way upon death.

Planned gifts are usually designed to save income, gift and/or estate tax. Because every person's tax situation is different, a donor and his or her advisors should determine that a proposed gift will yield the tax results intended before the gift is made.