

Estate Planning

Estate planning refers to designing a financial plan for an individual's life. An estate can include stocks, bonds, retirement benefits, life insurance, jewelry, real estate...and property accumulated by a person during life. A large home and a million dollars form an estate; but so do a modest home, a few thousand dollars worth of life insurance, and the family car. A wise person makes careful provisions for distribution of property at death.

Charitable estate planning is simply estate planning with a charitable institution receiving a portion of the person's property before and/or after death. This type of planning assists a motivated giver to give more effectively by deciding what to give, when to give, and how best to give.



United Way

At the root of community is the notion of people who share a common geography, or perhaps more importantly, common bonds and goals. At the root of United Way is our vision of creating real impact in our local community. And at the root of our success are the partners and supporters who make it happen.

United Way is grateful for your support and your interest in making a charitable contribution through your will or estate plan.



This information is provided as an educational service. Personal advisors should always be consulted in the planning process.

Legacy Giving

The Legacy Circle



**United Way
of Marathon County**

137 River Drive
Wausau, WI 54403
www.unitedwaymc.org
715.848.2927



**United Way
of Marathon County**

what matters.™

Legacy Giving.

Charity is not limited to your lifetime

Most of us give time, talent and money to charitable organizations throughout our lives because it makes a difference in someone's life. We experience the joy that comes from giving to a charity that puts into action our values and priorities.

Many of us have our personal reasons for charitable giving while we are living; but, statistics show that only a few of us have thought about making a charitable gift that will leave a legacy long after we are gone.

Statistics

- 70% of the U.S. population give to charities annually.
- Only 6% leave gifts to charity through their wills and estates.
- Over the next 40 years it is estimated that between \$41 and \$130 trillion will pass from one generation to another.

The magnitude of this wealth will exceed what most people believe is necessary to provide for their children after they die. They will have enough wealth to take care of loved ones and make charitable donations.

The Bequest

The charitable bequest affords a way for virtually anyone to express specific philanthropic wishes. In fact, the bequest is the most frequently utilized method for support of charity in America.

A bequest in your will is perhaps the simplest way to give to United Way.



Other Ways to Give

Gifts of property are an ideal way of giving to a United Way, particularly when the donated assets have appreciated significantly in value.

Gifts of life insurance allow you to make a gift that might be larger than if you were to give an asset outright. You can give United Way a "paid up" policy that you already own, or you can purchase a policy to donate.

Life income arrangements allow you to make gifts to United Way during your lifetime while retaining and even increasing your income from those assets for the remainder of your life. These include trusts and charitable gift annuities.

Gifts from retirement plans are often an excellent method of making a planned gift. You can designate United Way as the remainder beneficiary of an IRA, 401K, or annuity to receive what is left in your retirement plan after your death.

A gift of a life estate in real property allows you to enjoy your home during your lifetime, while giving you the satisfaction of knowing a charity will benefit from the gift after your death.



More Information . . .

I have reviewed your brochure, **Legacy Giving**, and

- I would like to speak with someone who can provide additional information.
- I would like to receive additional information on the including United Way in my will/estate plan.

NAME

STREET

CITY

STATE / ZIP

PHONE

E-MAIL

Please complete and return form to the following address:

United Way of Marathon County
137 River Drive
Wausau, WI 54403
Phone: 715-848-2927
Fax: 715-848-2929
E-mail: uway@dwave.com

(All inquiries are treated confidentially.)

Charity is not limited to your lifetime.