

## Why make a gift to United Way of Kent County?

For over 62 years, the United Way of Kent County has worked to improve the Health, Education, and Financial Stability of individuals and families in Kent County.

United Way of Kent County believes that no one organization can change the conditions in our community. Rather, we hold that building community partnerships and bringing together diverse stakeholders better equips us to address the root problems facing Kent County. As a result, United Way continues to focus on community partnerships as the most effective approach to problem solving.

United Way of Kent County is a registered 501(c)(3) public charity and devotes 100% of its net fundraising proceeds to as many as 26 not-for-profit organizations that serve the needs of our county. United Way of Kent County evaluates each of its Member Agencies each year to ensure that these organizations are fiscally sound as well as effective and efficient in providing services. A Board of Directors comprised of volunteer community leaders who guide its activities governs the United Way of Kent County. Its financial information is independently audited each year and made public on our website.

The United Way of Kent County is affiliated with United Way Worldwide, but retains 99% of its locally derived contributions.

**A gift of a Charitable Annuity benefitting the United Way of Kent County Fund of the Mid-Shore Community Foundation will supplement our annual giving activity and create an enduring, growing and stable source of funds to support our member agencies.**

*Thank You!*



## What is the Mid-Shore Community Foundation?

The Mid-Shore Community Foundation (MSCF) was established on December 8, 1992 through the wills of Col. Edgar Linthicum and his wife Catherine. MSCF is a 501(c)(3) public charity that helps individuals, families, businesses, private foundations and others accomplish their charitable giving objectives. It manages donors' financial gifts according to their wishes and distributes investment proceeds through grants to enhance the quality of life throughout the Mid-Shore area. Grants support the arts, health, environment, civic, education and human service causes.

## What is the mission of MSCF?

The Mid-Shore Community Foundation connects private resources with public needs to enhance the quality of life for the citizens of Caroline, Dorchester, Kent, Queen Anne's and Talbot Counties on Maryland's Eastern Shore.

## Where is the Foundation located?

In the historic Bullitt House, 102 East Dover Street, Easton, Maryland 21601. The Bullitt House was donated to the Mid-Shore Community Foundation in 2002 by Mr. and Mrs. Nicholas F. Brady, Mr. and Mrs. A. James Clark, and Mr. and Mrs. William T. Hunter so that this historic residence would provide a permanent home for the Foundation and help insure the growth of philanthropy to support the residents of the five-county region served by the Foundation.

The Mid-Shore Community Foundation is a public foundation designated as a 501(c)(3) charity. All contributions are tax deductible to the extent permitted by law. A copy of the Foundation's current financial statement may be obtained through the Secretary of State, Charitable Division, State House, Annapolis MD 21401 or at <http://www.msfcf.org>.

The Bullitt House - 102 E. Dover St.  
Easton, Maryland 21601  
Phone: 410-820-8175 Fax: 410-820-8729  
[www.msfcf.org](http://www.msfcf.org)



**United Way of  
Kent County**

62 Years of serving the health and human services needs of people in our County...

United Way of Kent County

## Charitable Gift Annuity

*Offered through the Mid-Shore  
Community Foundation*



## Here's how it works

With advice from your tax and estate advisors, you agree to purchase a Charitable Gift Annuity of at least \$10,000 with the Mid-Shore Community Foundation. The minimum age for purchase is 55. In return, the Mid-Shore Community Foundation promises to pay you income regularly for the rest of your life, based on tables created by the American Council on Gift Annuities. The full resources of the Mid-Shore Community Foundation stand behind your annuity.

A Charitable Gift Annuity offers you a guaranteed exceptionally high rate of return for the rest of your life. You will also earn a tax deduction at the time of your gift and a portion of every payment you receive will be tax-free for approximately the first ten years of the annuity.

If you are using appreciated property, or closely held stock to fund your Charitable Gift Annuity, you will receive a tax deduction based on the full value of your assets and will avoid any capital gain tax on their disposition. This is one of the few ways to receive both fully appreciated value and income from such gifts.

Finally, if you are married, you can use your annuity to create a permanent income stream to you and your spouse for both of your lifetimes.

## All this and a gift to United Way of Kent County

Your Charitable Gift Annuity will pay you income for the rest of your life, after which the residual proceeds of your gift will be directed to the United Way of Kent County Fund, a permanent endowment to benefit the United Way of Kent County in perpetuity. The Directors of the United Way of Kent County will withdraw a small actuarially sustainable amount from the Fund each year to use for grant making to local Kent County charities that provide important health and human services to its residents.



### How to get started...

It's easy. Simply contact the United Way of Kent County or the staff at the Mid-Shore Community Foundation. The Mid-Shore Community Foundation will prepare a comprehensive proposal for your review, showing expected income and tax benefits based on your age and the amount you wish to use to fund your Charitable Gift Annuity. A formal contract will be prepared upon receipt of your gift and you begin receiving regular payments.

This can be done in one or two meetings. Of course, your financial or legal advisors should be consulted, and we are pleased to meet with them as well.



Horizons Student Enrichment Program at the Kent County Community Center pool

## The United Way of Kent County Charitable Gift Annuity is available through the Mid-Shore Community Foundation

A Charitable Gift Annuity can be purchased from a limited number of charities that are licensed by the State of Maryland Department of Insurance. Selected agencies must have substantial assets, a strong 10-year track record, and provide certain types of services.

The United Way of Kent County is pleased to partner with the Mid-Shore Community Foundation, which is licensed by the State of Maryland to offer Charitable Gift Annuities. Because of its large asset base, and its track record of providing Charitable Gift Annuities to a wide range of donors for more than ten years the Mid-Shore Community Foundation will provide the annuity to individuals who wish to make the United Way of Kent County the designated charity for their annuity.

PNC Bank, one of the largest financial institutions in the United States, manages the Charitable Gift Annuity Program for the Mid-Shore Community Foundation and underwrites thousand of annuities. Funds are invested and reserves are established, consistent with the requirements of State regulations, to assure sufficient assets to meet annuity requirements and provide a residual asset for the designated charity. In addition, the assets of Mid-Shore Community Foundation back up the annuity contract.



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[www.unitedwayofkentcounty.org](http://www.unitedwayofkentcounty.org)