

United Way of Kent County
P.O. Box 954
Chestertown, Maryland 21620
Unitedwayofkentcounty.org

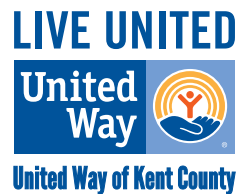
ADVANCING EDUCATION
INCOME AND HEALTH

YOU HAVE THE POWER
TO ADVANCE THE
COMMON GOOD
WELL INTO THE FUTURE

GIVE. ADVOCATE. VOLUNTEER.

Unitedwayofkentcounty.org

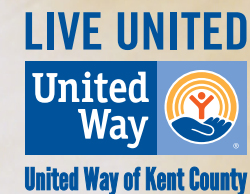
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UNITED WAY IS WORKING TO
ADVANCE THE COMMON GOOD
BY FOCUSING ON THE BUILDING
BLOCKS FOR A GOOD LIFE —
EDUCATION, INCOME AND HEALTH.
WITH YOUR SUPPORT, WE CAN
CREATE A BETTER LIFE FOR
EVERYONE, NOT JUST TODAY BUT
WELL INTO THE FUTURE.

CONSIDER INCLUDING UNITED WAY OF
KENT COUNTY IN YOUR WILL OR
ESTATE PLAN.

HOW TO INCLUDE UNITED WAY OF KENT
COUNTY IN YOUR WILL OR ESTATE PLAN



HOW TO INCLUDE UNITED WAY OF KENT COUNTY IN YOUR WILL OR ESTATE PLAN

It is easy to include United Way in your will or estate plans. Here are 4 of the most popular ways to do this. We would welcome the opportunity to send you additional information or meet with you to take the next steps.

1 Name United Way of Kent County as a beneficiary in your will

A bequest provision can be included in your will when you are creating it, or you can amend your existing will through the use of a codicil.

This arrangement provides you with flexibility and control should your circumstances change. You can designate an exact amount or asset or a percentage of the assets in your will.

2 Make an outright gift of cash or appreciated stock or real estate

This is an excellent technique for individuals in the highest tax bracket...or those who have sold a business or received a significant bonus and could benefit from an immediate tax deduction.



For example, Mary and Bob Smith are both highly paid professionals and received large bonuses this year. Unfortunately, a significant portion of this year's bonus will be eaten away by taxes. Mary and Bob also have a stock portfolio of highly appreciated stock. They decide to contribute stock they purchased many years ago for \$50,000 that is now worth \$200,000. Because this stock is being transferred to United Way, they will not have to pay capital gains tax. United Way will benefit and Mary and Bob will receive a significant income tax deduction.

GIVING STOCK VS. CASH

	Gift in STOCK	Gift in CASH
Size of your gift:	\$200,000	\$200,000
Income tax savings*	\$79,200	\$79,200
Capital gains tax savings	\$30,000	None
Medicare surtax savings	\$5,700	None
Gift "cost" after tax savings	\$85,100	120,800

*assumes a 39.6% tax bracket

To produce a tailored illustration of tax benefits from giving long-term highly appreciated stock visit:

<http://national.unitedway.org/stock/>

3 Name United Way of Kent County as the beneficiary of a retirement plan

Perpetuating your gift through a retirement plan is simple, flexible and tax wise. Contact the administrator of your retirement plan to designate United Way of Kent County as the beneficiary of your retirement plan. They can also let you know what restrictions might apply.

The benefits of naming United Way as the beneficiary of a retirement account include:

- Avoiding potential double taxation on retirement funds gift to heirs (estate tax and income tax).
- Allowing you to continue to draw money out of your retirement account while you are living.
- Providing you with the freedom to change your mind if your situation changes.
- Giving you the satisfaction of knowing that your hard-earned retirement funds will continue to impact people's lives in our community.

For example, Jill Smith knew she wanted to leave a portion of her estate to each of her children and to United Way. By naming United Way of Kent County as the beneficiary of her 401K, Jill can continue to draw from it for as long as she lives, and UWKC will get the benefit of the whole amount at her death, not just the post-tax amount her children would have received. Jill's children still receive the non-taxable assets of her estate.



4 Make a gift through a Charitable Gift Annuity and receive payments for life.

If you would like to benefit from interest that is higher than you can obtain from CDs and money market accounts, a charitable gift annuity is an excellent gift option, especially if you are over 60 years old. You would receive annuity payments for life and the remainder of the gift would benefit our community through United Way. The projected amount of the gift that would go to United Way of Kent County is tax deductible.

For a customized illustration on how a charitable gift annuity would benefit United Way and you, please visit www.UWGift.org and click on "Create Your Plan."

Information and calculations are for illustration purposes only and should not be considered legal, accounting or other professional advice. Your actual benefits may vary depending on the nature and timing of the gift and your particular circumstances.



NAME

STREET

CITY

STATE/ZIP

HOME PHONE

WORK PHONE

EMAIL

Please include United Way of Kent County in your will or estate plan. Your gift will help create a good life for all in our community.

We would welcome the opportunity to talk to you about extending your impact in our community well into the future or share additional information with you. Please let us know how we can be of assistance to you.

☐ I would like someone to contact me about how I can continue my support of our community through United Way of Kent County.

☐ I would like to receive additional information about how I can continue my support of our community through United Way.

☐ I am a United Way Loyal Contributor, having given to United Way 10+ years. I have given to United Way for _____ (number) years.