

WAYS TO GIVE

There are almost as many ways to donate as there are needs to be met. Explore this section to discover ways to make a gift that also take into consideration your personal circumstances, the needs of your heirs and possible tax implications.

Cash – The easiest, most common way for you to support the YMCA Foundation of Southern Arizona is with an outright cash gift—typically gifts by check or stock transfer.

Bequest – Include the YMCA Foundation in your will. You can remember the Y for a percentage of your estate, a lump sum, a specific asset(s) or a remainder of your estate. It may reduce your estate taxes.

Gift Annuities – A gift annuity provides you:

- Guaranteed fixed income for life, a portion of which is tax deductible
- A charitable income tax deduction on a portion of the gift

Life Insurance – You may include the YMCA Foundation as a beneficiary in either a current or a new life insurance policy, preserving your other assets for your family.

Stock – A donation of closely held stock may allow you to make a sizable charitable contribution while realizing valuable tax benefits.

Individual Retirement Accounts – You may include the YMCA Foundation as a full or residual beneficiary of your IRA. Designating the Y as beneficiary of a traditional IRA provides maximum income and estate tax benefits.

Trusts – Charitable trusts have different benefits for those with significant assets. A few of the benefits are:

- A gift to the YMCA Foundation
- Charitable gift deduction
- Avoidance of capital gain
- An annual distribution for you, guaranteed income for life



Need Help Planning?

Few of us relish the idea of writing an estate plan, but it is a necessary step to ensure that your wishes are carried out and your family is taken care of.

The YMCA Foundation can send you a free estate planning kit. The kit includes information to help protect your family from needless taxes, fees, delays and additional stress. The kit is not a substitute for legal advice but can be a good first step towards estate and retirement planning. To receive your free kit contact Kerry Dufour at (520) 906-6612 or kerryd@tucsonymca.org.

TYPES OF GIFTS

You can choose how you want the Y to treat your gift over time, whether you would like it to be unrestricted, endowed, or designated to support a YMCA branch or program. Review the definitions below or contact Kerry Dufour at (520) 906-6612 email kerryd@tucsonymca.org to talk with her in greater detail.

Unrestricted – The YMCA Foundation Board of Directors has the flexibility to direct the gift to the highest need.

Restricted or Designated – The gift is reserved for a specific branch or program.

Non-endowed – The Foundation Board of Directors has the flexibility to spend all or a portion of your gift to meet the YMCA's needs.

Endowed or Permanently Restricted – The corpus is held in perpetuity and the earnings are used to fund programs.

Named Fund – You create a fund in your family name or in honor of a loved one. The fund may be endowed designated or unrestricted

Contact. For more information about the YMCA Foundation, please contact Kerry Dufour, Executive Director, Legacy Giving at (520) 906-6612 or email kerryd@tucsonymca.org.