

LIVE UNITED

Together, united, we can inspire hope and create opportunities for a better tomorrow.

For more information on how to include Rappahannock United Way in your will or estate plan, please contact:

Patricia Wolfrey
Director of Resource Development
540-373-0041 ext. 304
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About Rappahannock United Way



Founded in 1939, Rappahannock United Way is a local non-profit organization serving the City of Fredericksburg, and the counties of Caroline, King George, Spotsylvania, and Stafford. Rappahannock United Way is working to advance the common good by focusing on the building blocks for a good life — a quality education that leads to employment, stable income to support a family through retirement, and good health. Our goal is to create long-lasting changes that prevent problems from happening in the first place.

Together, united, we can inspire hope and create opportunities for a better tomorrow. That's what it means to **LIVE UNITED**.



RAPPAHANNOCK UNITED WAY

Legacy Society

The Rappahannock United Way Legacy Society was established to honor donors who make gifts in special ways. Society members are recognized for their support of Rappahannock United Way through planned giving. Making a gift to the Rappahannock United Way Legacy Society is a way of planning for Rappahannock United Way's future, along with your own.

Rappahannock United Way's Resource Development Team is staffed and trained to present you and your financial advisors with options that benefit both the donor and Rappahannock United Way. Our goal is to assist you in achieving your ultimate charitable giving objectives. If you have already remembered Rappahannock United Way in your estate plan, please let us know so that we can thank you and ensure your gift will be used in accordance with your wishes. Please complete and return the response form in this brochure or call Patricia Wolfrey at 540-373-0041 ext 304.

Please see inside for details. ▶

RAPPAHANNOCK UNITED WAY

Legacy Society

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Rappahannock United Way

3310 Shannon Park Drive
Fredericksburg, VA 22408
www.rappahannockunitedway.org
Office: 540.373.0041
Fax : 540.373.0356

How to Include Rappahannock United Way in Your Will or Estate Plan

It is easy to include Rappahannock United Way in your will or estate plan. Below, we have listed some of the more common types of planned gifts. We would welcome the opportunity to send you additional information or meet with you in person to take the next steps.

Make an outright gift of cash or appreciated stock

A gift by check or credit card is the most common and convenient way to give to Rappahannock United Way. A gift of appreciated securities such as stocks, mutual funds, or bonds can provide additional benefits. An outright gift of long-term appreciated securities avoids capital gains taxes and, in most cases, the donor obtains an immediate charitable income tax deduction equal to the market value of the securities.

Name Rappahannock United Way as a beneficiary in your will

One of the most popular and easiest ways to make a planned gift is through your will. A charitable bequest can provide significant support to Rappahannock United Way. The gift can be made through a will or a trust, and both documents enable you to distribute assets to individuals and nonprofit organizations in the amounts or proportions you indicate. Many forms of assets, including cash, securities, real estate, and tangible personal property,

may be transferred to Rappahannock United Way through your estate.

Please contact our office for assistance with specific bequest language to ensure your gift is directed according to your wishes.

Donate retirement fund assets

Donating retirement assets is another popular form of making a meaningful charitable gift because it is so easy, and it avoids the double taxation of income and estate taxes that diminish its value to your heirs. You can name Rappahannock United Way as a partial or contingent beneficiary of your retirement and/or pension plan.

Name Rappahannock United Way as the beneficiary of a life insurance policy

You can name Rappahannock United Way as the sole, partial, or contingent beneficiary of an existing life insurance policy. You may also donate a paid-up policy that you already own.

Benefit from a gift that provides income

Certain charitable vehicles can provide you with a life-time income with the remainder going to Rappahannock United Way. These options ensure an income stream for you and/or your designated beneficiaries, provide a charitable income tax deduction, and then leave a residual gift to our community through Rappahannock United Way.

Make a gift of real estate

You can make a gift of commercial or residential real estate to Rappahannock United Way and receive substantial financial benefits. In some cases you may want to give the property outright and qualify for a charitable income tax deduction based on the appraised value of the property. In other cases you may use a home or land you no longer want or need to fund a life income gift. Through a retained life estate, a donor makes a gift of a personal residence to Rappahannock United Way and the donor retains the right to live in the home for life.

Create your own endowment fund

An individual or family can create an endowed fund which provides a permanent bond between the donor and Rappahannock United Way. Through an endowed fund, the donor transfers assets to Rappahannock United Way which are carefully managed and preserved to provide annual income. Most endowment funds are designed to be permanent so the principal is not compromised. The gift of an endowment fund will preserve Rappahannock United Way's ability to respond to current and future needs.



I want to help build a better tomorrow.

Please provide me with confidential information on arranging a planned gift through:

- A planned gift through a bequest in my will.
- A charitable trust
- Please include me as a member of the Rappahannock United Way Legacy Society. I have already included Rappahannock United Way in my:
 - Will
 - Life Insurance Beneficiary
 - Retirement Fund
 - Other _____

Name(s): _____

Address: _____

Daytime phone: (____) _____

Date: _____

Please detach and send to:

Rappahannock United Way
Attn: Resource Development Department
3310 Shannon Park Drive
Fredericksburg, VA 22408



Rappahannock United Way