



MAKING A DIFFERENCE: TODAY, TOMORROW AND FOREVER



For nearly 150 years, the YMCA of Metro Denver has been committed to helping our community be a better place for all by meeting some of our community's greatest needs. With programs embedded throughout metro Denver in wellness centers and through partnerships with other nonprofits and community-serving agencies, our impact is felt by more than 72,000 children, teens, members and volunteers each year. You can be a part of our ongoing efforts to strengthen communities by exploring opportunities for planned giving.

Making a Difference Forever

No matter your age or income level, having an estate plan is important. It determines more than just who gets your belongings after your lifetime – it creates your legacy by protecting your loved ones and the organizations and places you hold dear.

If you have already included or are planning to include the YMCA in your estate plans, we would welcome the opportunity to celebrate your legacy. We acknowledge and respect those who wish to remain anonymous. You can let us know of your plans on a confidential basis, which allows the Y to forecast and plan for the future.

Leave a Gift in your Will or Trust

A gift in your will or trust is a simple way to make a difference and ensure our communities continue to thrive. You can either make a specific bequest of cash, securities, real property, or leave a fraction or percentage of your remaining assets.

One of the most popular ways to include the Y in an estate plan is through a will or codicil. Below are examples of sample language you can share with your attorney or estate planning professional.

Sample Language:

"I hereby give to the YMCA of Metropolitan Denver, a Colorado not-for-profit corporation, with its principal place of business at 2625 S. Colorado Blvd., Denver 80222, the sum of \$__ [amount] AND/OR __% [percent] of the residue of my estate AND/OR the following described property: ____ [description], for its general purposes." The YMCA of Metropolitan Denver's federal tax I.D. number is 84-0402696.

Already have a will?

If you already have a will, you can amend it with a simple codicil – an addendum that can change a specific part of the will without re-writing the entire document.

Retirement Account Beneficiary

Name the Y as a partial beneficiary of your retirement plan or Individual Retirement Account (IRA). Funds from these accounts may subject your heirs to federal income tax, so it may be wise to make charitable gifts from these sources. With a "Retirement or IRA designation of beneficiary form" you can name the Y as the recipient of all or a portion or any assets remaining in your financial accounts.

Life Insurance

When the original purpose for a life insurance policy no longer applies, such as educating children who are now grown or providing financial security for a spouse, your policy can become a powerful and simple way to support the Y. This gift is as simple as updating your beneficiary designation form with the policy holder. You can designate the Y as the beneficiary for a percentage or specific amount.

You can also name the Y as owner and beneficiary of an existing policy and you may qualify for a federal income tax charitable deduction with you itemize on your taxes. If you continue to pay premiums on the policy, each payment is tax deductible as a charitable gift when you itemize.

Making a Difference Today

There are many ways that you can give in your lifetime and enjoy the impact of your giving. These options can provide tax saving benefits as well as life-changing impact for the communities we serve.

Gifts of Stock or Securities

Stocks, mutual funds, and other securities can be given directly to the Y. Contact us for instructions on making a simple securities transfer.

Donor-Advised Funds (DAF)

If you have a Donor-Advised-Fund (DAF), consider recommending a grant from your fund to the Y. You may choose to designate the Y as a beneficiary of a final grant so that funds remaining in your DAF after your lifetime can be distributed to honor your wishes.

Individual Retirement Accounts (IRA) Distributions

If you are 70 ½ years old or older, you can take advantage of a smart way to benefit the Y and receive tax benefits in return. You can give up to \$100,000 from your IRA directly to a qualified charity without having to pay income taxes on the money. This popular gift option is commonly called the IRA charitable rollover, but you may also see it referred to as a qualified charitable distribution, or QCD. Gifts from IRAs can be set up to be recurring distributions – so that each year you can receive the tax benefit and make an impact with your gift. Contact us for simple instructions and forms on making an IRA gift.

A Gift That Pays (Life Income Agreements)

There's a way for you to support the Y and feel confident that you have dependable income in your retirement years. You can do this with a charitable gift annuity. By establishing a life income gift, you can secure fixed annual payments for your lifetime while supporting the Y. The payments are determined by your age at the time of your contribution and flexibility of your timing.

HERE TO HELP

For more information about charitable planning, contact James Knowles at 720 918 6463 or jknowles@denverymca.org. Or send a note to let us know the best way to support you.

IMPORTANT INFORMATION:

Legal Name: YMCA OF METROPOLITAN DENVER

Address: 2625 S. Colorado Blvd., Denver 80222

IRS Tax Identification Number (EIN): 84-0402696

This information is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited and examples are for illustrative purposes only. References to tax laws include only federal taxes and are subject to change. State law may further impact your individual results. Always consult your professional

