



**SO SIMPLE.
SO POWERFUL.**

MAKE A LASTING DIFFERENCE

The YMCA of Metro Denver is a place of belonging for all, providing community connection, family support, healthful movement, personal growth and life-long learning for all. With a bit of planning, you can support the Y in a very powerful way.

Beneficiary Designations: Easy and Flexible

Did you know that retirement plans, IRAs, life insurance policies, donor advised funds and commercial annuities are not affected by a will? These accounts are dispersed according to beneficiary designations, and a beneficiary doesn't have to be a person — it can be an organization whose mission you want to continue long after your lifetime. When you name the YMCA of Metro Denver as a beneficiary, you make an impact on our organization's future and create a legacy for yourself that stands for strong and healthy communities.

How to Make the Y a Beneficiary

- 1. Visit the website of your retirement plan administrator, insurance company, bank or financial institution to make the change online or to request a change-of-beneficiary form.**
- 2. Determine what amount or percentage of the account value you would like the Y to receive.**
- 3. Name the YMCA of Metro Denver as the beneficiary.
(Federal Tax ID: 84-0402696)**
- 4. Return or submit the form as directed by the institution.**
- 5. Let us know of your gift intentions to ensure your gift will have the desired impact for the Y in the future.**

YMCA OF METRO DENVER

denverymca.org/planned-giving

Retirement Plan or IRA

When left to loved ones, retirement plans and IRAs are subject to income tax. When left to the Y however, they pass on tax-free, allowing us to put 100 percent of your gift toward transforming lives and communities. If you are considering a gift, it can be more tax-efficient to leave taxable assets like retirement plans to non-profit organizations like the Y and give other assets like stocks or real estate to loved ones.

Life Insurance Policies

By naming the Y as beneficiary of your life insurance policy, your small premium payments transform into a sizable gift to further our mission. And your allocation is revocable at any time if your plans change. Tell family, friends or organizations if you've selected them as a beneficiary, because your beneficiaries must contact your financial institution for distribution. Your assets will be distributed to your beneficiaries without requiring a will or other legal documents.

Commercial Annuities

Annuities are tax-heavy assets. Income tax is based on the growth of the annuity — in other words, its value when you die over what you paid for it. The tax burden of commercial annuities makes them another popular choice to leave to a tax-exempt organization like the Y.

Donor Advised Funds

A donor advised fund (DAF) gives you flexibility to recommend how much and how frequently money is granted to the Y and other charities. Through a DAF, you can transfer cash or other assets to a community foundation or financial brokerage, and in return, you qualify for an income tax charitable deduction for your gifts.



Need help getting started?

Contact:

James Knowles
Senior Director, Development
jknowles@denverymca.org, 720 918 6463

If you've already named the YMCA as a beneficiary or in your will, please let us know!



FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

IMPORTANT INFORMATION

Legal Name: YMCA OF METROPOLITAN DENVER
Address: 2625 S. Colorado Blvd., Denver 80222
IRS Tax Identification Number (EIN): 84-0402696
Website: <https://denverymca.org/planned-giving>

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