

*For children.
For community.
For generations.*

Guide to Planned Giving

Leaving Your Legacy through United Way of Massachusetts Bay

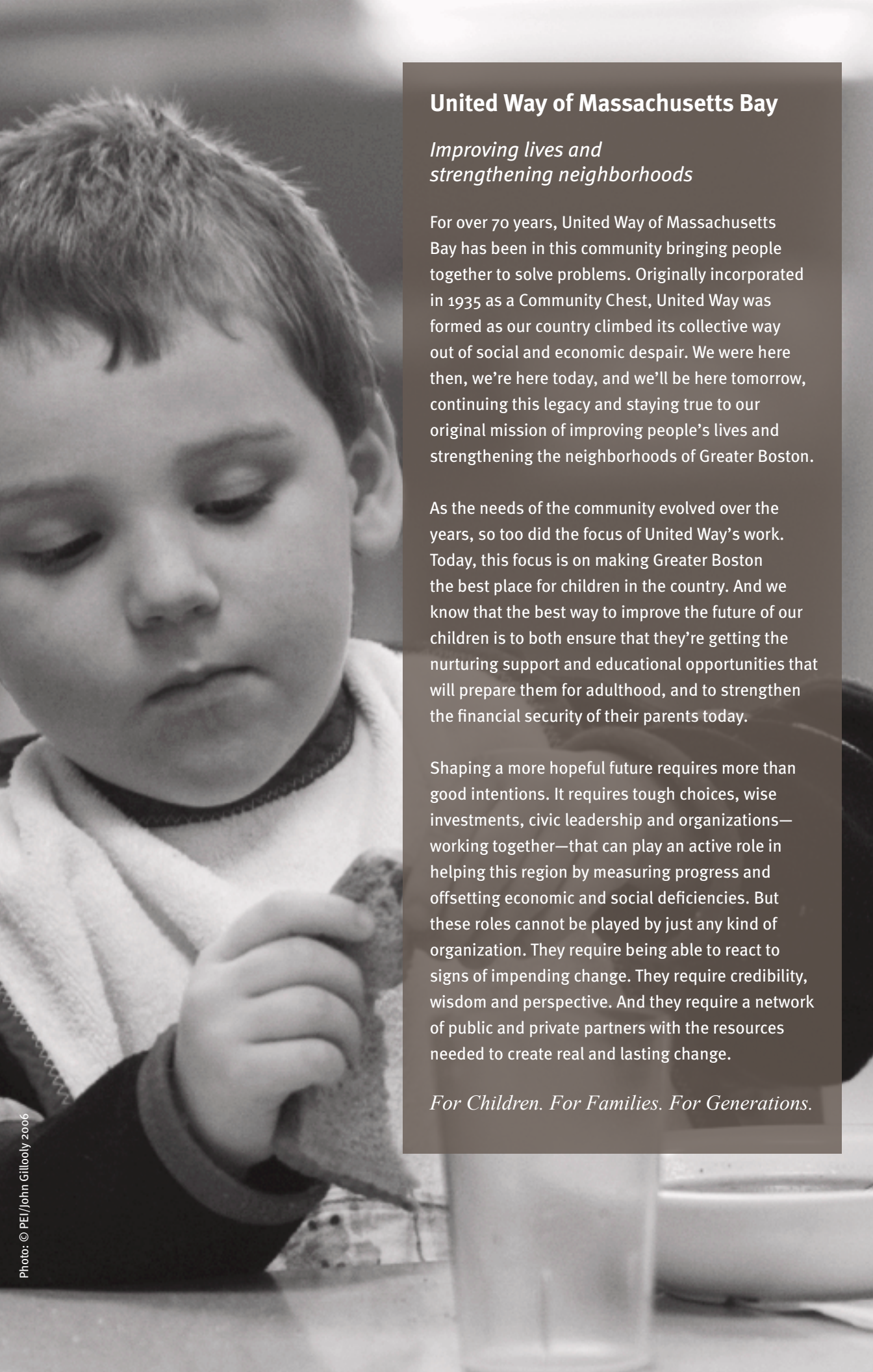


“United Way of Massachusetts Bay has been in this community for more than 70 years. Incorporated in 1935 as a Community Chest, United Way’s mission to improve lives and strengthen neighborhoods has never changed. What has and will change are the needs of the community and its people, therefore, United Way will evolve the focus of our work in response. From supporting a network of agencies, to bringing the community together to solve problems, with your help, we’ll be here for another 70 years. Thank you for considering a planned gift to United Way.”

Milton J. Little Jr.

PRESIDENT AND CHIEF EXECUTIVE OFFICER
UNITED WAY OF MASSACHUSETTS BAY





United Way of Massachusetts Bay

Improving lives and strengthening neighborhoods

For over 70 years, United Way of Massachusetts Bay has been in this community bringing people together to solve problems. Originally incorporated in 1935 as a Community Chest, United Way was formed as our country climbed its collective way out of social and economic despair. We were here then, we're here today, and we'll be here tomorrow, continuing this legacy and staying true to our original mission of improving people's lives and strengthening the neighborhoods of Greater Boston.

As the needs of the community evolved over the years, so too did the focus of United Way's work. Today, this focus is on making Greater Boston the best place for children in the country. And we know that the best way to improve the future of our children is to both ensure that they're getting the nurturing support and educational opportunities that will prepare them for adulthood, and to strengthen the financial security of their parents today.

Shaping a more hopeful future requires more than good intentions. It requires tough choices, wise investments, civic leadership and organizations—working together—that can play an active role in helping this region by measuring progress and offsetting economic and social deficiencies. But these roles cannot be played by just any kind of organization. They require being able to react to signs of impending change. They require credibility, wisdom and perspective. And they require a network of public and private partners with the resources needed to create real and lasting change.

For Children. For Families. For Generations.



United Way of Massachusetts Bay

Guide to Planned Giving

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Preserving Community

A graduate of Harvard College and Harvard Law School, Thomas L. P. O'Donnell has established a legacy of community leadership in Boston. Tom is former chairman of the policy committee of Ropes & Gray, where he has practiced law for over 50 years. He has served in numerous United Way leadership positions, including three years as chairman of the board.

“We can no longer think of United Way as a routine annual contribution but rather as an investment to help meet pressing needs of our community today and in the future,” says Tom. “A strong endowment can help fund critical new community initiatives, offset the challenges of a changing corporate workplace, and provide stability during cyclical swings in the economy.”

Tom goes on to say that, “Part of providing for the future of our children and grandchildren is strengthening our communities today. Planned giving allows us to use our resources to nourish a more caring society, which our grandchildren will someday inherit. That is why Carol and I have already made a commitment to endowment for the benefit of United Way, and why a bequest to United Way is a part of my estate plan.”

Tom sums it up by saying, “I am convinced that in a rapidly changing world, United Way will continue to have the wisdom and flexibility to meet the most pressing community needs.” And that’s a sentiment that goes a long, long way.

Carol and Thomas L. P. O'Donnell

MASSACHUSETTS BAY LEGACY CIRCLE
PLANNED GIVING STEERING COMMITTEE
BOARD OF DIRECTORS

Planned Giving Overview

What values do you hold dear? How do you want to leave this community for your children? What can you do now to ensure that your values are passed on, remembered, and will continue to make a difference in our community long after you are gone?

Planned giving through United Way is a great way to preserve your values, inspire others around you to give, and forever leave your mark on a community that has been such a big part of your life. It is a great way to support the agencies and causes that are close to you and your family. It's a great way to ensure that our children, their children and our families remain healthy, and that our schools and other institutions are maintained and sustained for generations.

Planned giving is a deep and meaningful commitment, one that can also bring much personal and financial satisfaction to you and your family. By making a planned gift to United Way of Massachusetts Bay, you join the Massachusetts Bay Legacy Circle, recognizing individuals and families who have left a gift to ensure future progress for their community. Leaving a planned gift is a wonderful way to make an expression of your values and realize significant financial, tax and estate planning benefits.

Gifts that last forever

A planned gift to United Way of Massachusetts Bay during or after your lifetime can be a gift of cash, stock, retirement plan assets, or life insurance. You can also arrange for your lasting gift to provide income to you.

The earned interest from your realized planned gift provides United Way of Massachusetts Bay a steady and secure source of funds that our community relies on to counterbalance the negative effects of economic downturns and cyclical swings in the economy.

General Benefits of Planned Giving

- Reduce and/or defer capital gains taxes on appreciated assets transferred
- Removal of assets used for the gift from your taxable estate
- Receive a charitable income tax deduction with gift of current assets
- Ensure your philanthropic intentions are met

We hope you'll tell us when you have named United Way of Massachusetts Bay in your will. We would very much like the opportunity to thank you for your generosity. Recognition of your gift can encourage others to do the same, but of course if you prefer to remain anonymous, your gift will be kept completely confidential. Whatever the case, we will honor your wishes, because we appreciate your support immensely.



Paul Murphy, a partner at the law firm of Foley Hoag LLP, remembers exactly when he and his wife, Dale, named United Way of Massachusetts Bay in their wills. For Paul and his family, thinking of others is a way of life. Paul didn't have to be "sold" on the concept of planned giving or the good work of United Way. He had been involved with the organization for more than 20 years. Fortunately, because of Paul's family, other families will benefit through the values instilled in his children and through his foresight and generosity.

"I give to United Way of Massachusetts Bay because I have seen—up close and personal—the impact it has on others. A gift to United Way is like investing in a mutual fund. The needs in the community are like stocks, selected by caring and knowledgeable individuals. As with any mutual fund, you want to maximize the benefits from each contribution."

Paul Murphy

MASSACHUSETTS BAY LEGACY CIRCLE
PLANNED GIVING STEERING COMMITTEE
BOARD OF DIRECTORS



Planned Giving Arrangements

United Way offers a variety of planned giving arrangements that can be tailored to fit your personal situation, and we will work directly with you and your professional advisors to help ensure that you reach your philanthropic goals. This booklet is designed to introduce creative options for leaving your legacy through United Way and to show you examples of the impact a planned gift can have on the community, on you, and on your family—for generations.



“Planned giving involves much more than simply giving to a charity. It is a statement of the donor’s seriousness about philanthropy and reflects a commitment to support a better future for the charity and the community. At the same time, the charity and the people who project its mission notice this commitment and are strengthened by the donor’s generosity to their purpose and hope.”

Bob Bannish

PLANNED GIVING STEERING COMMITTEE
PRESIDENT, RICE, HEARD & BIGELOW, INC.

Gifts Through Your Will or Trust

Bequest

Leave your legacy by making a gift in your will or trust to friends, family and charitable organizations. A bequest is one of the simplest ways to remember those you care about most. Bequests may provide you with valuable estate tax savings as well as a philanthropic legacy.

Below are two possible options for bequest language, depending on a your needs and interests:

1. “I bequeath to United Way of Massachusetts Bay, Inc., of 51 Sleeper Street in Boston, MA 02210, [insert number] dollars.”
or
2. “I bequeath to United Way of Massachusetts Bay, Inc., of 51 Sleeper Street in Boston, MA 02210, [insert number] percent of my total or residual estate.”

Planning a bequest is a very personal decision that should be made carefully, in the context of family. While monetary value is important, it pales in comparison to the sentiment with which it is offered.

Benefits

- *Reduce your taxable estate by the value of your bequest*
- *Distribute your assets according to your wishes*
- *Leave a legacy for tomorrow without giving up assets today*



A Bequest at Work

Through a dedicated donor's bequest, United Way invested in an after-school initiative for the Black Ministerial Alliance, a coalition of 59 urban churches. The initiative was created to reverse poor academic performance among children in Roxbury, Dorchester and Mattapan.

Planned Giving Arrangements

Gifts that Pay You Income

Charitable Gift Annuity

A charitable gift annuity* is a simple contract between a donor and United Way of Massachusetts Bay whereby, in exchange for your irrevocable gift of cash and/or appreciated marketable securities (minimum of \$10,000), United Way agrees to pay you a guaranteed fixed income for life.

In some cases, a portion of your annuity payments are considered tax-free income, and if you transfer appreciated securities, you may also reduce and defer the payment of capital gains taxes.

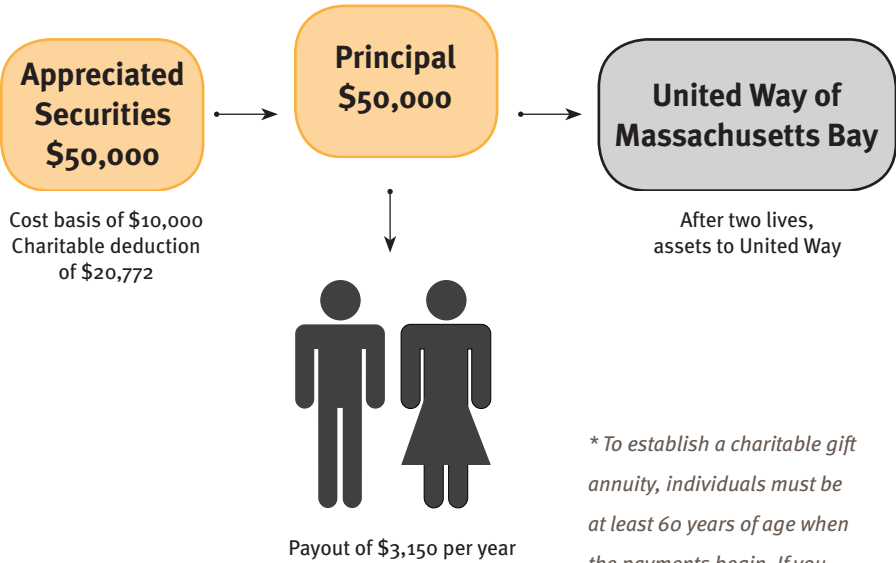
Benefits

- *Guaranteed fixed payments for life for you and/or another beneficiary*
- *Deferred and reduced capital gains tax*
- *Immediate income tax charitable deduction for the charitable portion of your gift*
- *A portion of annuity payment may be considered tax-free income*
- *Supplement to retirement income*

Example:

Arthur and his wife Karen, both age 75, make a gift of \$50,000 in appreciated securities to United Way to establish a charitable gift annuity. In return, United Way promises to pay 6.3 percent or a total of \$3,150 per year to them jointly, and will continue to do so for the rest of their lives. At the end of Arthur and Karen’s lifetime the remaining assets will pass on to United Way.

6.3% Gift Annuity—Arthur and Karen—Ages 75



** To establish a charitable gift annuity, individuals must be at least 60 years of age when the payments begin. If you are between 45 and 60 years old, you may be interested in a deferred charitable gift annuity (page 9).*

Gifts that Pay You Income, *continued*

Deferred Charitable Gift Annuity

A deferred charitable gift annuity involves the current transfer of cash and/or marketable securities (minimum \$10,000) to United Way of Massachusetts Bay, in return for which United Way agrees to pay you income at a predetermined future date. The amount of fixed income you receive is determined by your age and the length of the deferral period. Payments cannot begin until age 60. By delaying the start of income payments, you will receive a more favorable rate of income than if you opted for immediate annuity payments. A deferred charitable gift annuity is an option for the younger donor who desires of a reliable future income stream and could benefit from a current tax deduction.

Benefits

- *Start of payments is delayed until a specified date, usually determined by the donor*
- *Guaranteed fixed payments for life for you and/or another beneficiary*
- *Deferred and reduced capital gains tax*
- *A portion of annuity payment may be considered as tax-free income*
- *Immediate income tax charitable deduction for the charitable portion of your gift*



Endowment Fund at Work

In 2005, United Way, through the Millennium Fund endowment, in partnership with The Boston Foundation, awarded grants to three agencies to help train and place into jobs unemployed single mothers living in Boston. Realizing that single mothers experienced other significant barriers to employment beyond a lack of education and/or work history, United Way implemented other services to prepare them for employment. Financial assistance. Childcare vouchers. And shelter. So they can now focus their efforts on securing jobs that offer a living wage and advancement.

Planned Giving Arrangements

Gifts that Pay You Income, *continued*

Pooled Income Fund

A contribution to a pooled income fund provides income for the rest of your life, as well as a current income tax deduction. If you give low-yield appreciated securities, you may actually increase your income and avoid capital gains taxes.

The concept of the pooled income fund is simple. The donor makes a gift to United Way that, for investment purposes, is combined with gifts from many other donors and shares the net earnings proportionately among them. In many respects, the pooled income fund is similar to a mutual fund.

You can give cash or securities, except those that are tax-exempt, to our pooled income fund. For your irrevocable gift we agree to pay you and/or another beneficiary income for life.

Example: Michael contributes \$10,000 to a pooled income fund. Assume his participation represents 1 percent of the fund. If the fund's net annual earnings are \$75,000, Michael becomes entitled to 1 percent of \$75,000, or \$750 that year.

Benefits

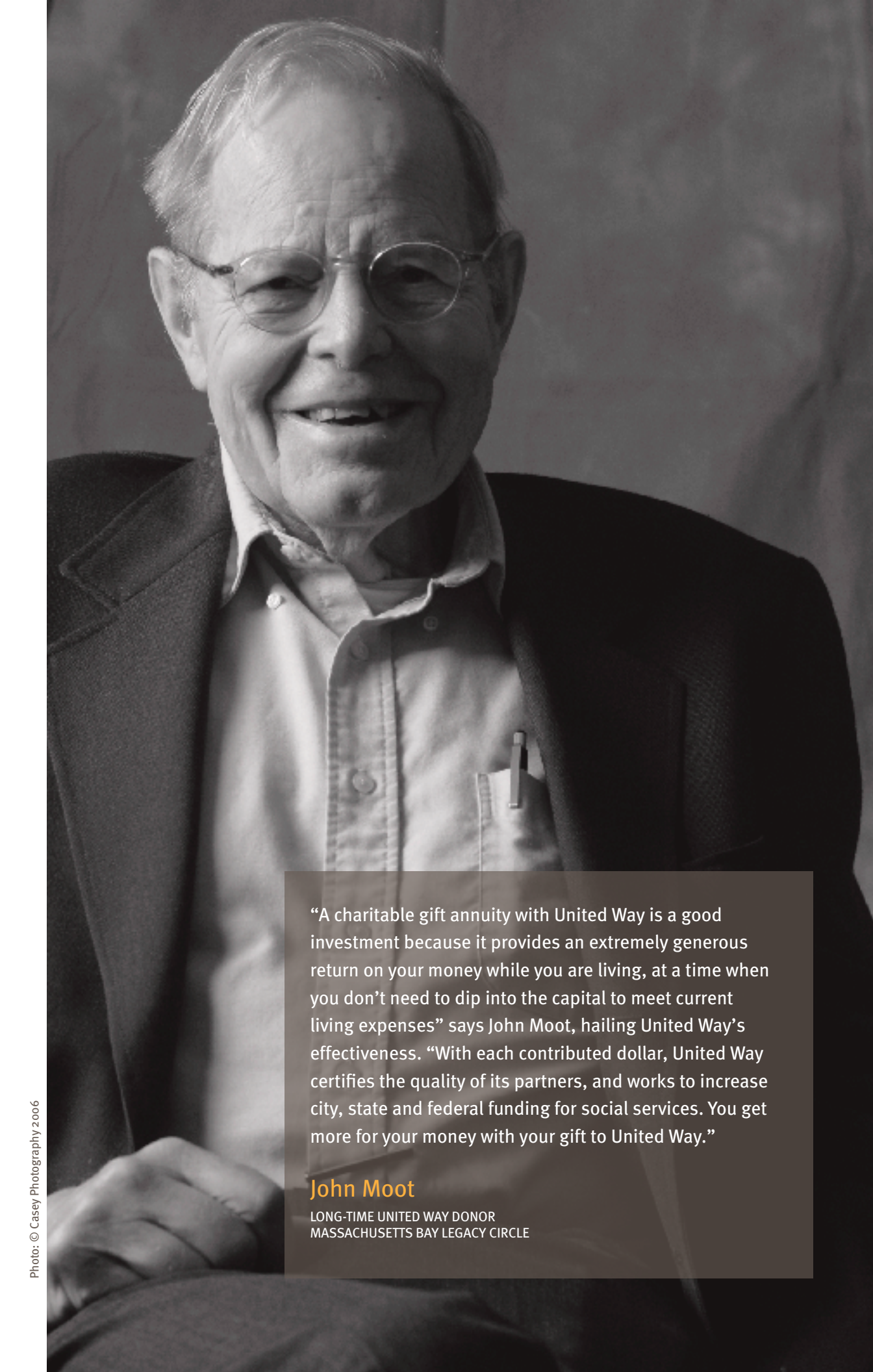
- *Immediate income tax charitable deduction for the charitable gift portion*
- *Deferred and reduced capital gains tax*
- *Make additional gifts at any time*
- *Supplement to retirement income*



Stronger Community through the Endowment Fund

Planned gifts through our Endowment Fund enabled United Way to establish the Latino After-School Initiative (LASI) in 2001, to close the achievement gap among Latino youth by strengthening the academic skills and character competencies needed to succeed in high school and beyond. To date: LASI has built a network of seven after-school programs at Latino-led organizations in Boston, Cambridge, Chelsea and Lynn, serving over 215 youth each year.

Photo: © PEI/John Gillooly 2006



“A charitable gift annuity with United Way is a good investment because it provides an extremely generous return on your money while you are living, at a time when you don’t need to dip into the capital to meet current living expenses” says John Moot, hailing United Way’s effectiveness. “With each contributed dollar, United Way certifies the quality of its partners, and works to increase city, state and federal funding for social services. You get more for your money with your gift to United Way.”

John Moot

LONG-TIME UNITED WAY DONOR
MASSACHUSETTS BAY LEGACY CIRCLE

Planned Giving Arrangements

Gifts that Pay You Income, *continued*

Charitable Remainder Trust

A charitable remainder trust can increase your income, reduce your taxes, unlock appreciated investments, rid you of investment worries, and provide significant support to United Way. When you create a charitable remainder trust, you irrevocably transfer money, securities or other assets to a trust that will then pay you and/or another beneficiary an income for life, or for a period of years. If you fund the trust with appreciated securities, you avoid the payment of capital gains taxes on the appreciation. Since the trust is tax-exempt, it also will not have to pay capital gains taxes on the appreciation when it sells the funding assets. At the death of the surviving beneficiary, the remaining principal in the trust goes to United Way of Massachusetts Bay.

Charitable remainder trusts can be established with gifts of \$100,000 or more.

There are two types of charitable remainder trusts. A **charitable remainder annuity trust** is best for someone who wishes to have fixed annual payments. The **charitable remainder unitrust** is beneficial for keeping pace with inflation. The trustee revalues the principal each year to determine the current year’s income. Subsequent additions may be made to your charitable remainder unitrust and the investment strategy may be modified to meet your changing financial needs.

Benefits

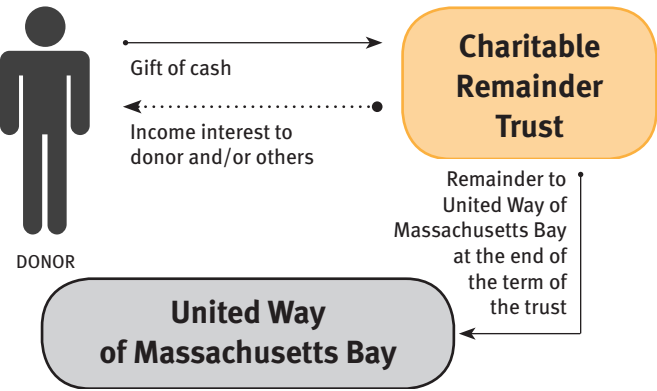
- *Avoidance of capital gains taxes on appreciated assets transferred into the trust*
- *Removal of assets used for the gift from your taxable estate*
- *Receipt of a charitable income tax deduction in the year that the trust is funded*

Example: Charitable Remainder Annuity Trust

Sharon, age 70, transfers \$100,000 cash to fund her 5 percent charitable remainder annuity trust and elects to receive \$5,000 a year for life, payable in quarterly installments of \$1,250 each. She will also receive a \$57,133 charitable deduction. Sharon prefers having a payout that will not change, regardless of the yield or the value of the trust’s investments.

Example: Charitable Remainder Unitrust

Mary and Phil, ages 66 and 64, respectively, have stock valued at \$150,000 with a 50 percent basis. They decide to establish a 5 percent charitable remainder unitrust with their irrevocable gift. In the first year of this gift they will receive \$7,500 in income and a \$53,088 charitable deduction. The following year the trust will be revalued and they will receive 5 percent of the new value.



Gifts that Pay Income to United Way and Preserve Assets for Your Heirs

Charitable Lead Trust

A charitable lead trust provides a significant charitable gift through your estate and an inheritance to your heirs—usually your children or grandchildren. It is a trust that the donor establishes either during life (an inter vivos trust) or at death (a testamentary trust). The income from the trust flows to United Way of Massachusetts Bay for a specific term, usually 10 to 20 years. When the trust reaches the end of its term, the principal plus any appreciation is transferred to your heirs. A gift of \$250,000 or more is recommended to establish a charitable lead trust.

With a lead trust, you carry out your philanthropic plans over the coming years and save on taxes.

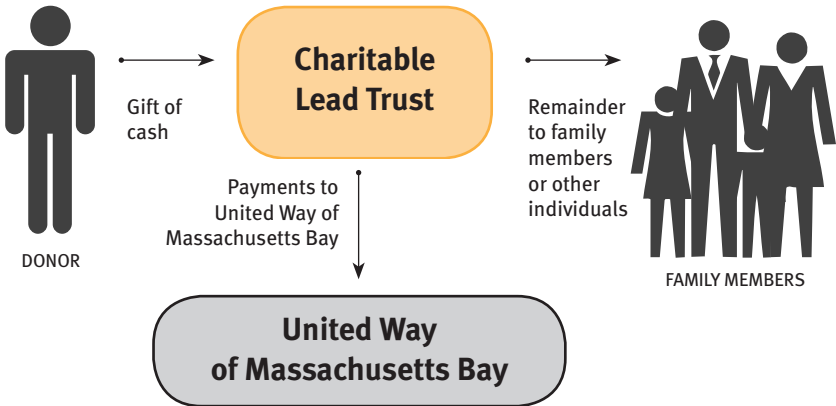
Benefits

- *Heirs will receive the assets plus any increase in the principal at the end of the term*
- *An annual stream of income provides meaningful support for United Way*
- *Federal gift and estate taxes are reduced*

Example: Steve, 70 years old, transfers \$250,000 cash to a non-grantor charitable lead annuity trust that will pay United Way 5 percent annually for 20 years and will then give his children the remainder interest, assuming the trust’s net return is 5 percent annually, and the applicable IRS valuation rate is 6.2 percent.

Benefits to your family and United Way

- United Way receives \$12,500 annually; \$250,000 over 20 years
- Children receive \$250,000 in 20 years





Beneficiary Designations

Gifts of Retirement Plan Assets

Retirement plan accounts are often exposed to income taxes and estate taxes at a combined marginal rate that could rise to 65 percent or even higher on large, taxable estates. Yet many of these taxes can be avoided or reduced through a carefully planned charitable gift.

Pension plans, profit-sharing plans, 401(k) plans, 403 (b) plans and IRAs are not exempt from income tax. If you name your children beneficiaries of your retirement plan, it is your children who will have to pay the income tax because the inheritance is income to them. These retirement plans can also be subject to estate taxes. Therefore, the total tax bite from this asset could be as much as 70 percent of your child’s inheritance!

To avoid this, you can notify your plan’s administrator of your wish to change the beneficiary. A “change of beneficiary” form will be required. Simply designate United Way of Massachusetts Bay as the beneficiary of a specific amount or percentage of the remainder of this asset after the death of you or your spouse.

Benefits

- *Avoid income tax on IRAs and other qualified retirement plans*
- *Reduce estate tax*
- *Preserve the full value of your retirement plan while alive*
- *Leave heirs assets that carry less tax liability*

After-Death Gifts of Retirement Plan Assets		
Beneficiary	Heirs	United Way of Massachusetts Bay
IRA Value at Death	\$1,000,000	\$1,000,000
Estate Tax (at 48%)	(\$480,000)	0
Net Taxable Income	\$520,000	\$1,000,000
Income Tax (at 35%)	(\$182,000)	0
Net Benefit of Gift	\$338,000*	\$1,000,000
* Family members receive less than 34 cents on the dollar of an IRA or other qualified retirement plan asset because of double taxation.		

Beneficiary Designations, *continued*

Gifts of Life Insurance

You can donate a life insurance policy to us or simply name United Way of Massachusetts Bay as the beneficiary. For the gift of a paid-up policy, you will receive an income tax deduction equal to the lesser of the cash value of the policy or the total premiums paid.

- **Paid-up life insurance policies**

Donate a paid-up life insurance policy by assigning the policy to United Way of Massachusetts Bay and designating United Way as the beneficiary. It costs you nothing and you will receive an income tax deduction for the gift.

- **Workplace life insurance policies**

Another cost-free method of using life insurance is to designate United Way of Massachusetts Bay as a beneficiary of all or a portion of your workplace life insurance policy.

- **Board/trustee policies**

If you are a director or trustee of an organization that has purchased a life insurance policy with you as the insured, you may designate United Way of Massachusetts Bay as a beneficiary.

Benefits

- *Possible income tax deduction*
- *Possible estate tax deduction*



Legacy Circle

The Massachusetts Bay Legacy Circle is a giving society within United Way of Massachusetts Bay. The Legacy Circle is made up of individuals and families who have left planned gifts to United Way's endowment that are of critical importance to its mission and our future.

Legacy Circle members are exceptional individuals who, by leaving a legacy to the community, do something extraordinary and far beyond traditional giving. They offer a unique testimony to the values they hold dear and a thoughtful gesture of generosity that lives on long after they do. Legacy Circle members directly impact society through the simple eloquence of example.

We invite you to learn more.



Massachusetts Bay Legacy Circle

The Massachusetts Bay Legacy Circle honors an individual’s desire to create a stronger community and economy for everyone. The Legacy Circle is our way of recognizing and thanking those individuals and families who have made planned gifts to support the work of United Way.

The Legacy Circle offers a meaningful way to leave an enduring personal legacy for the community that’s become such an important part of your life. Your legacy gift to our endowment will safeguard the future of our community by ensuring that United Way is able to fulfill its mission for years to come.

Through the Legacy Circle, you invest in your community, its strength, and our future. Your gift will forever improve lives, strengthen communities, and ensure the ability to meet future needs.

Legacy Circle Benefits

Besides the lives you improve and the communities you strengthen, you also are eligible for benefits specific to Legacy Circle members. Some of these advantages include:

- *Invitations to exclusive events for Legacy Circle members*
- *Recognition in our annual leadership recognition book*
- *Educational opportunities*
- *Quarterly newsletter*



Planned Giving at Work: Innovative Investments

United Way and **Brandeis University** developed a study to improve services for children in need of social and emotional support, enhance the capacity of existing community organizations to provide those services, and better support the families of children in need. This led to the creation of **Connected Beginnings**, a four-year initiative dedicated to raising awareness and informing thinking around the state’s approach to the health and well-being of children ages birth to five.

Photo: © PEI/John Gillooly 2006

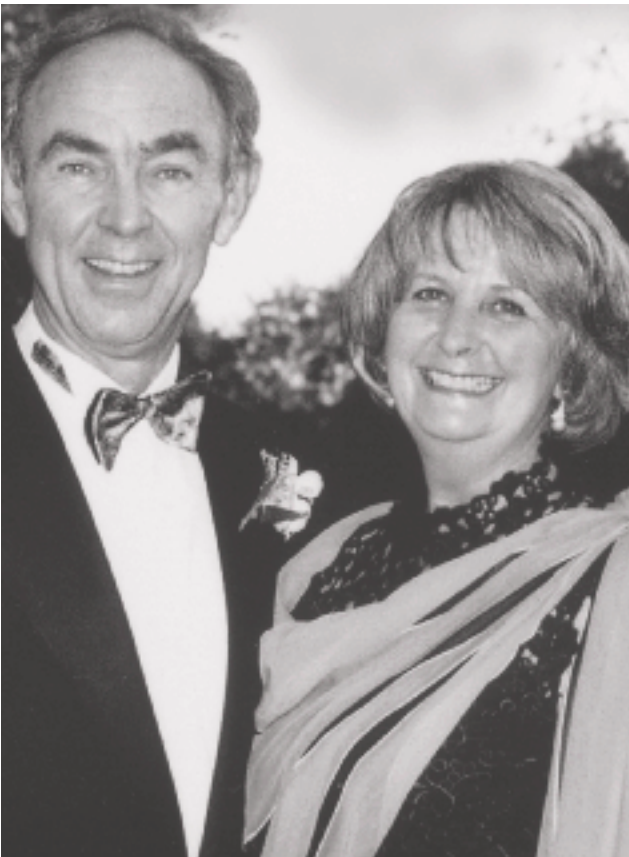
Tocqueville Legacy Circle

The Tocqueville Legacy Circle is an esteemed group within the Massachusetts Bay Legacy Circle. Individuals are recognized as members of the Tocqueville Legacy Circle when a gift of \$250,000 or more of current assets or future intentions is made to the endowment of United Way to preserve the donor's giving after their lifetime. Only the income from this gift will be used for annual operations or programmatic funding, allowing their gift to live on in perpetuity.

Tocqueville Legacy Circle gifts may be made in the name of the donor or their designee, or can be designated to any of our target care areas. Specific options for directing investments include:

- *Supporting basic human needs*
- *Maximizing individual potential*
- *Strengthening human service infrastructure*
- *Fostering social entrepreneurship and innovation*

Of course one may leave a gift unrestricted, thereby providing United Way the most flexibility in meeting the unforeseen needs of the future.



Strengthening Local Nonprofits

“We give to United Way because of our strong conviction that United Way agencies deserve as much financial support as possible to meet the human service needs of thousands of individuals in the greater Boston area. And because of its position and the breadth of its views, United Way ensures that money is distributed to organizations that are addressing only the most critical needs in the community.”

Rod and Lori Rohda

TOCQUEVILLE LEGACY CIRCLE
PLANNED GIVING STEERING COMMITTEE

It's Your Plan.

United Way of Massachusetts Bay will work closely with you to design a plan that is best suited to your circumstances and wishes. By affording United Way the flexibility and capacity to respond to future needs, your planned gift represents a sound investment in the community and our region for generations to come.

Every Investment Matters. Any Time Is a Good Time.

No matter what size your gift, a legacy investment will be remembered and recognized as yours by the agencies you touch, the people you invest in, and the communities you strengthen. You will forever be remembered to your friends, colleagues and the people who are helped by your generosity, and by lasting changes that you bring about through your actions.

Where Does My Investment Go?

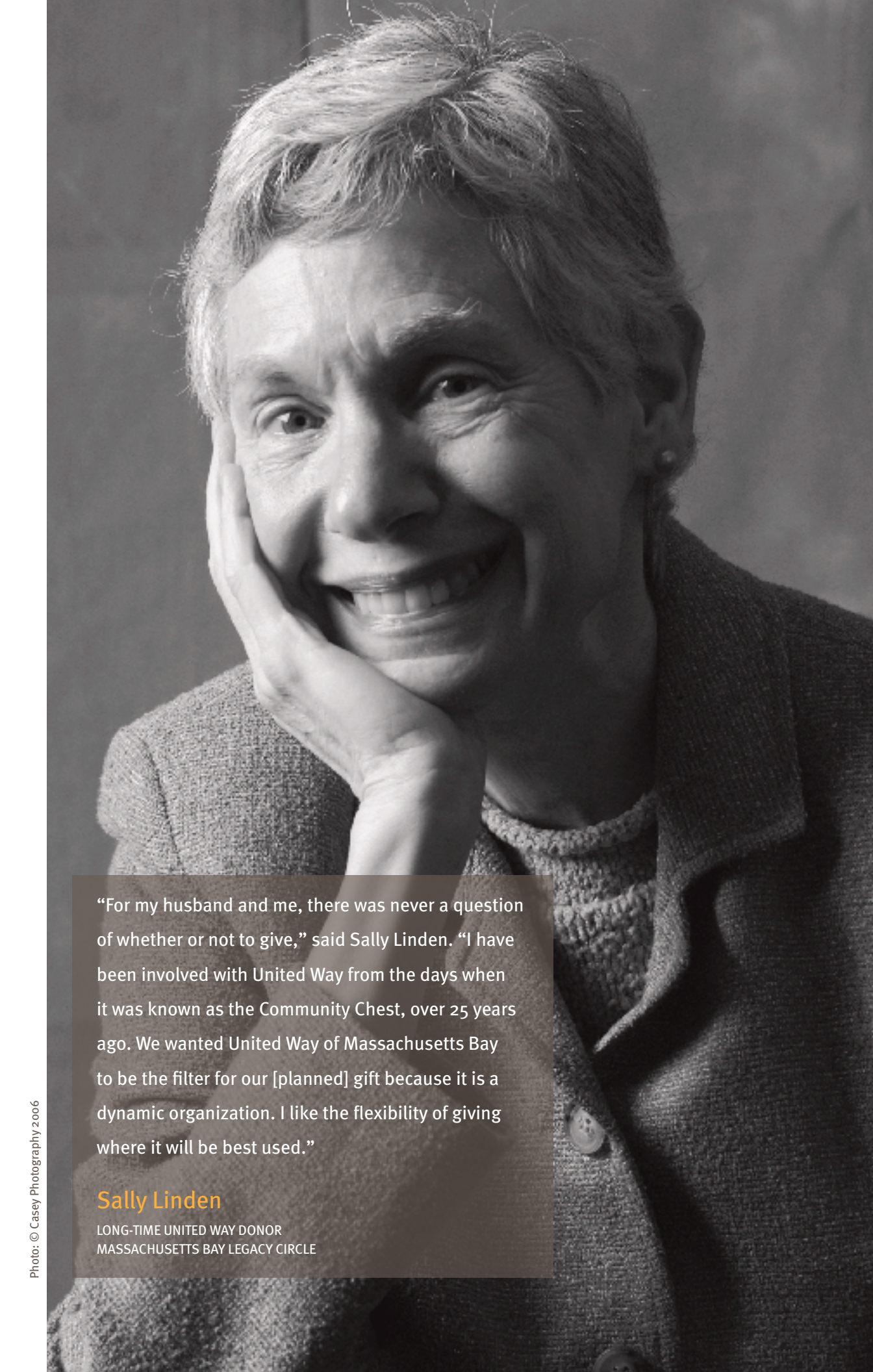
A gift to the Massachusetts Bay Legacy Circle is a gift for a more hopeful future. It is placed in our Endowment Fund, ensuring our community is able to think and plan and that our children and our children's children do not inherit problems that undermine their opportunity for continual social progress.

Naming Your Gift.

For donors giving \$250,000 or more of current assets or through future intentions to endowment, gifts may be made in the name of the donor or their designee. Such a gift will be recognized with membership in the Tocqueville Legacy Circle.

For more information about a making a gift that will last forever, please call Michelle L. Kovach, our Director of Planned Giving, at 617-624-8171 or e-mail mkovach@uwmb.org.

This information is not intended as legal, tax or investment advice. For such advice, please consult an attorney, tax professional or investment professional.



“For my husband and me, there was never a question of whether or not to give,” said Sally Linden. “I have been involved with United Way from the days when it was known as the Community Chest, over 25 years ago. We wanted United Way of Massachusetts Bay to be the filter for our [planned] gift because it is a dynamic organization. I like the flexibility of giving where it will be best used.”

Sally Linden

LONG-TIME UNITED WAY DONOR
MASSACHUSETTS BAY LEGACY CIRCLE

Growing Our Endowment

Investing in the Future of Our Community

Believing in People and Community.

Your investment in United Way through a planned gift helps build the assets inherent in all people. It helps families and individuals make the difficult journey out of circumstances of crisis and risk, to become stable, to thrive and ultimately to give back. Your investment will help countless people in and around the greater Boston area find new opportunities for work, education and community-building so that every person has the same chance to achieve self-sufficiency. And that's good news for today and tomorrow, and for our entire region.

The Endowment Fund.

Planned gifts to United Way are used for endowment unless the donor specifies differently. Because endowment income offers flexible funds for creative social investments that address emerging problems, gifts to endowment have allowed United Way to take on some exciting new efforts. This book highlights just some of the many ways planned gifts have been used to improve people's lives, strengthen neighborhoods, solve problems, and offset negative social trends to ensure the future of this community.

Ensuring a Brighter Future.

A strong endowment is essential to making a powerful impact on Greater Boston. By growing our endowment, United Way will not only be able to do important work for the community now, but it will be an organization that is able to sustain itself into the future, to meet whatever lies ahead. Planned gifts are an essential part of our endowment funding, supplementing our work and allowing us to make creative and entrepreneurial investments.

To discuss Planned Giving options and benefits, receive sample gift calculations or arrange a confidential consultation, please contact Michelle L. Kovach, Director of Planned Giving, United Way of Massachusetts Bay, 51 Sleeper Street, Boston MA 02210-1208 or call 617-624-8171 or email mkovach@uwmb.org.

United Way of Massachusetts Bay does not provide legal or tax advice. Gift calculations in this publication are provided for illustrative purposes only. The actual values may vary based on the timing of your gift. Please consult your attorney or tax advisor prior to entering into any planned giving arrangement.



51 Sleeper Street
Boston, MA 02210-1208

uwmb.org/plannedgiving