

ABOUT THE Y

The Y is one of the nation's leading nonprofits strengthening communities through youth development, healthy living and social responsibility. Across the U.S., 2,700 Ys engage 21 million men, women and children – regardless of age, income or background – to nurture the potential of children and teens, improve the nation's health and well-being, and provide opportunities to give back and support neighbors. Anchored in more than 10,000 communities, the Y has the long-standing relationships and physical presence not just to promise, but to deliver, lasting personal and social change.

If you are interested in discussing the many possibilities of planned giving please contact:

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The purpose of this brochure is to provide general gift, estate, and financial planning information. It is not intended as legal, accounting, or other professional advice. For assistance in planning charitable gifts with tax and other financial implications, the services of appropriate advisors should be obtained.



**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

PLANNED GIVING

**SUSTAINING THE Y TO
BENEFIT THE FUTURE FOR
YOUTH IN OUR
COMMUNITY**



HERITAGE CLUB

The YMCA of Central New Mexico invites you to become a member of the Heritage Club and join philanthropic minded individuals who have joined together to secure the future of the YMCA of Central New Mexico mission in perpetuity.

The Heritage Club recognizes those individuals who have provided for the future of the YMCA through a planned charitable gift. These gifts will nurture the potential of children and teens, improve our community's health and well being, and provide opportunities to give back and support our neighbors.



Planned gifts provide creative and flexible strategies for your estate and charitable planning. Some planned gifts provide you with income and many can reduce your taxes.

By including the YMCA of Central New Mexico in your estate plans, you will be supporting the potential in all kids.

WHAT WILL YOUR LEGACY BE?

Consider for a moment the following list of assets that you might use as charitable gifts now or in the future: art, bonds, cash, life insurance, mutual fund shares, retirement plans, securities, and more. Please use this brochure as inspiration for ways you can make a lasting difference.

Gifts of Cash: Direct gifts are most often made in the form of cash and checks and can result in immediate tax deductions.

Securities and Non-Cash: Many people are now using stocks, bonds, and shares of mutual funds to make gifts. As a result, you may be able to make a larger gift than planned—at the same or lower cost to you. Similar advantages are available for gifts of other types of appreciated assets.

Retirement Plans: Many individuals receive income from an Individual Retirement Account (IRA), 401K, or Keogh. Because such funds can be subject to both income and estate taxes when left to heirs, a gift from excess funds remaining in these plans can be a tax-wise way to arrange a charitable gift while leaving other, less heavily taxed assets to heirs.

Life Income Gifts: A gift that features additional spendable income for you and/or a loved one may be one of the best ways to combine your personal and charitable planning. Some plans can provide economic security while arranging for a larger charitable gift than you otherwise might have thought possible. For example, a charitable remainder trust can provide you or your loved ones with a fixed or variable income for life or another period of time, with whatever remains designated as a charitable gift when the trust ends. Tax savings and other benefits are available through such gifts.

Life Insurance Policies: You can leverage your life insurance policies that you may no longer need. Keep it renewed and you can designate all or a portion of the proceeds from a life insurance policy be paid to a charitable interest. You may even wish to purchase a new policy and name a charitable organization as owner and beneficiary.

Wills and Living Trusts: After making provisions for loved ones and friends, one or more charitable interests are often included in a will or living trust. Such bequests or distributions may include a specific amount of cash or a certain property; a percentage of your total assets; or all or a portion of what is left after loved ones have been provided for.