



YMCA of Greater Long Beach Ways to Give to Endowment

An endowment gift is a donation that is given with the intent to preserve the original value of the gift, and to grow it over time. The funds are held in perpetuity, invested, and managed by an investment firm. The accumulated appreciation of the investment is used to fund an annual distribution to the Y.

There are a variety of outright and planned giving tools to pledge gifts to the Y's General Endowment Fund or establish a Personal Named Endowment Fund. Donors are invited to consider their gifts to the endowment as legacy stretch gifts, allowing them the opportunity to maximize their philanthropic goals. Donors to the Endowment Fund whether through outright or planned giving methods are recognized as members of the YMCA of Greater Long Beach's Heritage Club.

Outright Giving Opportunities

Cash

Direct gifts - cash, check or via credit card.

Reoccurring/Monthly Gifts

Recurring/monthly giving allows a donor to elect to make a monthly ongoing donation to the YMCA. It is literally a gift that keeps on giving until a donor elects to adjust it or discontinue it.

Securities and Wires

Gifts of appreciated securities are tax deductible at their full market value. In most cases, appreciation in the value of the security benefits the YMCA and is not taxable to the donor. Please let the YMCA office know that a transfer is coming so we can confirm and recognize your gift.

Broker: Farmers and Merchants Trust Company

DTC Participant #: 5409

Account: 82-71-0205-01-4

Account Name: Young Men's Christian Association of Greater Long Beach

Tax ID #: 95-1643396

Donor Advised Funds

Donors with Donor Advised Funds with a Community Foundation such as the Long Beach Community Foundation or other Financial Institution may make their charitable contributions to the YMCA of Greater Long Beach through this vehicle. Contact your fund administrator to discuss how you would like to make a gift to the YMCA of Greater Long Beach's Endowment Fund through your DAF.

Traditional IRA Annual Required Minimum Distributions "RMD"

Donors 72 years and older are required to take annual minimum distributions from IRAs and donors 70.5 and above have the option to initiate earlier distributions. These

distributions are taxable, unless donated to charity. Consider gifting part of your RMD to the YMCA of Greater Long Beach by discussing with your fund administrator. The funds must be directly transferred by your fund administrator to the charities of your choice.

Real Estate

Real property, either in its entirety or in part, can be deeded to the YMCA of Greater Long Beach. The YMCA's Board of Directors Gift Acceptance Committee oversees this process and there is an established review and approval process. Contact the YMCA Development Office to learn more about the process.

Deferred Giving Opportunities

Bequests

Gifts to the YMCA through will or living trusts may include a dollar amount, percentage of your estate or trust property. Sample bequest language: "I give the YMCA of Greater Long Beach, the sum of \$X/or X percent of the remainder of my estate/trust to be used for the YMCA of Greater Long Beach's General Endowment Fund or establishment of a personal Named Endowment Fund.

Charitable Remainder Trusts

This type of trust provides named individuals income each year for life or a period not exceeding 20 years from assets given to the trust an individual creates. At the end of the trust term, the balance in the trust goes to the YMCA of Greater Long Beach.

IRA Funds

IRAs are considered excellent vehicles for designating to charities. Because charities including the YMCA of Greater Long Beach do not pay income tax, the full amount of what you designate will benefit the YMCA. All donors are invited to designate the YMCA of Greater Long Beach as a partial or full beneficiary of their retirement plans. Consider discussing with your tax advisor to learn more about this option.

Life Insurance

If a donor owns an insurance policy that is no longer needed for its original purpose, he or she may transfer ownership of the policy to the YMCA of Greater Long Beach and name the YMCA of Greater Long Beach as its sole beneficiary. If the donor continues to pay premiums on the policy, each payment is tax deductible as a charitable contribution.

**YMCA of Greater Long Beach
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