



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

PLAN YOUR GIVING

Gift Planning Guide
YMCA OF THE ROCKIES

A planned gift to YMCA of the Rockies
will ensure the longevity of our
mission and that your impact is
felt for generations to come.

SECURING OUR FUTURE

CARING
HONESTY
RESPECT
RESPONSIBILITY
FAITH

Compare Your Options - Gift Planning Opportunities

	Pays You Income	Impact on Organization		Tax Benefits			Additional Benefits
		Immediate Impact	Impact After Your Lifetime	Immediate Income Tax Benefits	Future Income Tax Benefits	Capital Gains Tax Benefits	
Cabin Legacy			X		X		Provide a future benefit to your family and the organization
Charitable Gift Annuity	X		X	X	X	X	Receive fixed payments for life
Charitable Trust		X					Support us now and provide for your loved ones in the future
Endowment		X*	X	X*	X*	X*	Funds in perpetuity
Gift of Life Insurance		X		X	X		Make a larger gift than you thought possible
Gift of Real Estate		X		X		X	Improve your cash flow by not having to pay real estate taxes, maintenance and insurance
Gift of Retirement Plan Assets			X				Allow less heavily taxed assets to be passed to loved ones
Gift of Marketable Securities		X		X		X	Provide an immediate benefit to the organization
Wills, Bequests, Living Trusts			X				Make a flexible gift

* varies depending on how the endowment is established

WILLS, BEQUESTS, LIVING TRUSTS:

Any size estate can make charitable bequests through a will or living trust. Gifts to YMCA of the Rockies may include a specific property, a dollar amount or a percentage of an estate, or a remainder amount. Unless otherwise specified by the donor, bequests will be allocated to the Board Restricted Fund.

Life Insurance & Retirement Plans

Gifts from retirement plans and life insurance policies allow for sizeable gifts to YMCA of the Rockies with minimal cost. The organization can be named the owner of the policy or as a beneficiary.

Charitable Trusts

A trust is a legal relationship in which a person or a trustee holds property for the benefit of another beneficiary. YMCA of the Rockies will not assume the position of Trustee of any charitable remainder trust. The initial funding requirement is \$50,000 in assets donated to the trust.

Texas Presbyterian Foundation is YMCA of the Rockies' preferred planned giving partner for charitable trusts.

Charitable Gift Annuity

A charitable gift annuity allows for a significant gift to YMCA of the Rockies while providing a fixed life income for you and/or your loved ones. The minimum gift annuity agreement must be \$5,000.

Texas Presbyterian Foundation is YMCA of the Rockies' preferred planned giving partner for charitable gift annuities.

Marketable Securities

Gifts of appreciated securities may be transferred to YMCA of the Rockies and be sold through an independent broker, at current market value.

Real Estate Gifts

A charitable gift of real property is possible whether the property value has increased or decreased over time. You will receive an income tax deduction for the full fair market value of the property given.

Cabin Legacy

YMCA of the Rockies offers cabin donors the opportunity to designate beneficiaries for a given adoption time period and the opportunity to invest in the cabin fund for future cabin adoptions made by the donor or his/her decedents.

Texas Presbyterian Foundation

Our partner, Texas Presbyterian Foundation, can help guide your planning with the following options:

- Donor Advised Funds
- Charitable Gift Annuities
- Charitable Remainder Trusts
- Endowments



GOLDMANN FAMILY STORY

YMCA of the Rockies has held a special place in the hearts of the Goldman family since capturing them more than 40 years ago, and now this extends to children and grandchildren. Steve Goldman and his late wife included YMCA of the Rockies in their estate plan many years ago as a way to give back and provide for others the joys they experienced. Recently remarried to Bette, Steve, of course, thought of bonding with YMCA of the Rockies as a requirement (after all, even his grandchildren were provisional until they bonded with this beautiful place), and she loves it and the many good friends there. Steve and Bette continue to believe that their commitment to YMCA in their wills is a vital and easy way to help ensure that future generations will have the opportunity to create their own memories.



Designated Endowment Opportunities:

YMCA of the Rockies strives to follow best practices for endowment funds, currently targeting an average of 8% overall interest from the fund annually. Four percent is to be reinvested back in the fund and the other 4% is withdrawn to serve the fund's purpose.

Endowment Opportunities:

GLOBAL LEADERSHIP

- SCHOLARSHIPS FOR STAFF, CAMPERS, AND GUESTS



BUILDINGS

- NEW AND HISTORICAL
- ACCESSIBILITY



PROGRAMS

- HIKING
- DAY CAMP
- GLOBAL INITIATIVES



SCHOLARSHIP

- CAMP CHIEF OURAY
- UNDERSERVED FAMILIES



STAFF

- DEVELOPMENT
- POSITIONS



SPIRITUAL DEVELOPMENT

- PROGRAMMING
- CHAPLAIN POSITIONS



MISSION:

YMCA of the Rockies puts Christian principles into practice through programs, staff and facilities in an environment that builds healthy spirit, mind and body for all.

ENDOWMENT:

An endowment funds in perpetuity, by drawing on only the earnings of a gift while leaving the principle intact. The YMCA of the Rockies endowment development process builds funds through various forms of current and planned giving. With an investment in an endowment at YMCA of the Rockies, you will ensure longevity and enable us to meet the future needs of those we serve. Endowments can be made with cash or planned gifts. Undesignated endowments will be held in the general endowment fund. Contributions to our two existing endowments that provide for underserved families can be made in any amount. We require a minimum gift of \$25,000 for a new endowment.

Texas Presbyterian Foundation is YMCA of the Rockies' preferred planned giving partner for endowments.

Legal Counsel & Financial Advisors

YMCA of the Rockies encourages donors to seek the advice of their own legal counsel and financial advisors in matters relating to their gifts and resulting tax and estate planning consequences.



GAIL'S STORY

Gail Albers worked at YMCA of the Rockies for 37 years. During this time, the YMCA was her family. She cultivated relationships with staff and guests that are still intact today. The mission of the YMCA is something she believes in whole-heartedly, that's why she chose to name YMCA of the Rockies in her will. Gail is a prime example of the anchoring effect the YMCA of the Rockies has on its staff, guests and donors.

YMCA OF THE ROCKIES SPIRIT SOCIETY

The Spirit Society was created to honor and recognize those who have committed to naming YMCA of the Rockies in their will or estate plan. Spirit Society members are invited to an annual recognition dinner each summer. Join our Spirit Society by designating YMCA of the Rockies in your will or estate plan.

SPIRIT SOCIETY MEMBERS:

Kathy & Jim Adams	Katie Dressner Bell	Ruth B. Johnson	Julia & Steve Moomau	Dolores Schlessman
David & Flossie Alexander	Dave & Sybil Eberhart	Rick & Julie Johnson	Bob & Norma Moore	Ortrle & Kris Smith
Bill & Nancy Almond	John & Anita Everhart	Prescott K. Johnson	Betsy & Greg Moore	Hugh & Jane Smith
Kevin & Barbie Anderson	Fred & Jean Fraley	Greg & Lisa Johnson	Lee & Marcia Mootz	Jeff & Christine Smith
Phil & Maryanne Anthony	Nancy Franz	John & Barbara Koehler	Jason & Krystle Newquist Sommer	Donna Smith
Craig Dahl & Heather Bean	Lisa Fulenwider	Gene & Marta Kranz	Barry Novy	George & Eileen Stone
Bill & Jo Bell	Terry & Lori Galloway	Chuck & Laurel Krider	Ellie Orbison	Mary Sullender
Spinich Benich	Betty Gathers	Rey & Pam Legett	Cindy Orr	Bill & Nancy Sweet
Dorothy Bennett	Jim & Mary Jane Godlove	Bob & Linda Leytham	Larry & Angela Parsons	Rick & Janet Taylor
Jeanne Blanchet	Stephen & Bette Goldmann	Michael E. & Mary Alice Long	Don & Mary Patterson	Marcia M. Taylor
David & Jane Bost	Gene Graham	Robert Manbeck	Mariys & Lyle Polson	Peter & Barb Thompson
Gordon Ulrickson & Lisa Brooks	Jack & Maryann Grundmann	Patricia Mares	Scott & Mary Jean Pope	Glenn & Nancy Triezenberg
Karen Burfeind	Gail Albers & Pat Hammond	Nigel Marketto	John & Susan Poulos	Gary & Renee Van Horn
Shirley Burgher	Kristin Hanson	Nicholas Marketto & Sean	Thomas Reed	Marc & Susan Vice
Pam & Curtis Cannell	Margery Harris	McConaughy	Teresa Regan	Gates & Nancy Vrooman
Ms. Charlotte A. Cassidy	Ginger Harris	Jack & Bette McGrath	JJ Risch	Jerry & Judy Waltz
Scott & Steffy Clingan	Gary & Dianne Heimendinger	Brent & Monica McVay	Paul & Jayne Roberts	Julie & Les Watkins
Chip & Lisa Corboy	Bob & Marilyn Henricksen	Bob & Linda Menius	Linda Rogers	Nelda Wellman
Dennis & Peggy Croxen	Janie Hiatt-Bullard	Bob & Liz Mennel	Steve & Gerri Romano	Courtney Hill & Kelly Wilkerson
John & Linda Cummings	Rich & Susan Hill	Kent & Betty Meyer	Peter & Evelyn Romig	Drs. Kay & Bob Williams
Dean & Carol Currie	Lindsay & Doug Hobbs	Kent & Annette Micho	Ron Adams & Tim Ronan	Arnold & Millie Williams
Doug & Carolyn Dannen	Trueman & Wendy Hoffmeister	Tom & Pati Miers	Carrie & Tyler Rossman	Dave & Elaine Wynegar
Jon & Tori Dietz	Peter & Ruth Homburger	Jennifer Mirczak	Kevin & Linda Rush	Jinetta & Brian Zentmire
	Stover & Terry James	Ron & Muffy Mitchell	Joan & Jim Schaefer	

WE HONOR THE MEMORY OF THESE SPIRIT SOCIETY MEMBERS:

Jim Bellatti	Rita & David Currie	Joyce Goldmann	Bob & Betty Langworthy	Irene Pope
Lyman Bennett	Eugene & Sue Delves	Leland Holdt	Mark Langworthy	William & Beatrice Rose
Fred Cassidy	Elizabeth Fraley	Jack Johnson	Wendel & Audrey Ley	Alice & Walter Ruesch
Marian Cronin	Betty & Jerry Fulenwider	Sandra Jones	Don Marketto	Lee Schlessman
Bob & Carole C. Curlee	Gene Garris	Barbara Kroeplin	William Maxant	Daniel Ulam
		Bud & Corky Landis		

*As of June 1, 2019

For more information on your options please contact:

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