

TODAY'S GIFT TOMORROW'S REWARD



For a better us.®

Planned Giving Opportunities

GREATER JOLIET AREA YMCA



C.W. Avery Family YMCA
Summer Day Camp Garden

Planned giving allows donors to realize significant tax-saving benefits, while protecting their family's future and accomplishing their philanthropic goals.

SEE YOUR IMPACT GROW.



Today, our Y benefits from the visionary volunteers and donors who came before us. It was their foresight and inspiring generosity that helped to shape what our YMCA is today. You can help to ensure that the Greater Joliet Area YMCA will be here to support future generations by including the Y in your overall estate and financial plans.

LEAVING YOUR LEGACY

YMCA Heritage Club

Leaving a legacy gift is one of the most meaningful ways you can help to ensure the YMCA's presence in the community for generations to come. Legacy gifts represent an individual's long-lasting commitment to the Y, its mission, and our community. These generous individuals are recognized as members of the Greater Joliet Area YMCA's Heritage Club. Gifts to the Heritage Club can be received in many ways, including:

Bequest in Your Will

Individuals can designate a percentage of their estate or a flat dollar amount to the YMCA for the program or branch location of their choosing.

Beneficiary Designation

Individuals can name the YMCA as the beneficiary of a retirement account or life insurance policy. Unlike an individual receiving the funds, the YMCA does not pay estate tax. This ensures that all of the investments made to the account in a donor's lifetime go to the purpose he/she intended.

Charitable Trust

The Y will work with you and your trusted advisor to create a Charitable Trust that will carry out your wishes and provide attractive tax benefits. By creating a Charitable Lead Trust, the YMCA will receive a fixed amount annually during your lifetime. The Trust will default to your designated heirs at the end of the Trust term. Conversely, a Charitable Remainder Trust will benefit you or your designee with a fixed payment annually, with the remainder benefitting the YMCA at the end of the Trust term.

Endowment Support

Endowment support ensures the long-term sustainability of the YMCA's mission, as this fund is carefully invested and only the earnings are allocated annually for operational and program support. In this way, an endowment fund can grow and provide support for its designated purpose in perpetuity.

Named Funds

An endowment contribution of \$10,000 (cumulative; payable over five years) enables a donor to establish their own named endowment fund at the YMCA. This fund will carry on the donor's name or that of a loved one in perpetuity.



INSPIRING GENEROSITY

The YMCA welcomes the opportunity to work with you and your trusted advisor to create a giving plan that will achieve both your financial and charitable goals.

To learn more, please contact:

Katy Leclair
President and CEO
(815) 782-0504

FUNDING THE MISSION

Other Ways to Support the YMCA

Individual Retirement Accounts (IRA)

At age 72½, individual retirement account owners must take a Required Minimum Distribution (RMD) from their account. Rather than take the distribution, individuals have the option of giving all or part of those funds to a qualified non-profit organization, such as the YMCA. The maximum allowance per year is \$100,000 per individual. Spouses may also gift up to \$100,000 annually. A donation of this kind can provide life-changing support for the Y, while relieving a donor of the burden of paying taxes on the income he/she would have received.

Appreciated Property

Donating stock or other appreciated property is an attractive and tax-savvy way to support the YMCA's mission. A stock gift to the YMCA allows a donor to make a tax-deductible contribution, while avoiding capital gains that he/she would have been paid when liquidating the asset. The YMCA is able to accept stock donations via wire transfer and direct those funds to the Mission Strong Fund or a Y program area of the donor's choosing. This type of transaction is convenient, secure, and generally takes just a few business days to complete.

Other Assets

The YMCA is grateful for all of the charitable donations it receives. Charitable giving is personal and comes from the heart. However, it is important to remember that donations don't always need to come from an individual's checkbook. For some donors, the most precious contributions come in the form of lesser-known assets, such as commodities (sold with the cash value directed to the Y), personal property, or real estate. In these instances, the Y's Investment Committee and leadership team will be asked to approve the conditions of the gift. Upon approval, the YMCA will facilitate the transfer of property. For non-cash gifts valued at \$5,000 or more, an appraisal is required and is the responsibility of the donor. A tax receipt will be provided to the donor based on the description of the gift. Donors are encouraged to consult their accountant or a trusted financial advisor to determine the impact this type of gift will have on their taxes.

Corporate and Private Foundation Grants

Funding from corporate and private foundations plays a critical role in supporting the Greater Joliet Area YMCA's charitable mission. More than 20 percent of the Y's charitable revenue is funded annually by competitive grants, including partnerships with local and regional foundations and the United Way of Will and Grundy Counties. The YMCA actively seeks new grant sources and welcomes introductions to foundations whose giving strategies align with its robust mission.

Donor Advised Funds

The Greater Joliet Area YMCA is positioned to apply for and fulfill requirements to receive funding from family foundations and donor advised funds. Donor advised funds are a popular source to fund the Y's Mission Strong Fund and underwrite programs.

Matching Gifts

Many employers offer programs that match the charitable contributions made by their employees to qualified non-profit organizations, like the YMCA. Most of these programs match dollar for dollar, and some will even double or triple the amount of an employee's gift. Larger businesses have even been known to provide a gift in support of an employee's volunteer hours. In some cases, this applies to retirees as well.

The Greater Joliet Area YMCA actively works with several local and national companies who offer such incentives. Please speak with your Human Resources Department regarding the availability of matching funds for your gift of time or treasure.



STRENGTHENING OUR COMMUNITY

The Greater Joliet Area YMCA has been serving families—regardless of age, income or background—from throughout Will and Grundy Counties and its surrounding areas since 1926. A mainstay in the Joliet community for more than 95 years, the Y brings families closer together, encourages good health, and fosters connections through fitness, sports, fun and shared interests.

METROPOLITAN OFFICES

749 Houbolt Road
Joliet, Illinois 60431
Phone: (815) 729-9638

C.W. AVERY FAMILY YMCA

15120 Wallin Drive
Plainfield, IL 60544
Phone: (815) 267-8600

GALOWICH FAMILY YMCA

749 Houbolt Road
Joliet, IL 60431
Phone: (815) 744-3939

MORRIS COMMUNITY YMCA

320 Wauponsee Street
Morris, IL 60450
Phone: (815) 513-8080