



# WAYS TO GIVE YMCA OF MIDDLE TENNESSEE

Your Goal	Your Gift	How to Make A Gift	Tax Benefit
Make a quick and easy gift	<b>Cash</b>	Write a check or give online: <a href="http://www.ymcamidtn.org/give">www.ymcamidtn.org/give</a>	Possible income tax deduction
Make a gift of appreciated assets	<b>Transfer of Securities</b>	E-mail <a href="mailto:philanthropyoffice@ymcamidtn.org">philanthropyoffice@ymcamidtn.org</a>	Possible income tax deduction and avoidance of capital gains tax
Make a gift of taxable assets	<b>IRA</b>	Directly from your IRA to the YMCA	For qualifying donors, avoid taxes on IRA income and help meet IRA annual minimum distribution requirements
Make a legacy gift	<b>Bequest</b>	Include the Y in your will working with your attorney or through <a href="http://www.freewill.com/ymcaofmiddletennessee">www.freewill.com/ymcaofmiddletennessee</a>	Possible inheritance tax deduction for your heirs
Make a legacy gift	<b>Life Insurance</b>	Give a policy with YMCA as owner and beneficiary	Possible current income tax deduction; possible future deductions
Make a legacy gift and avoid the twofold taxation on retirement plan assets	<b>Retirement Plan</b>	Name YMCA as beneficiary of the remainder of the retirement assets after your lifetime	Possible avoidance of heavily taxed gift to heirs, allowing less costly gifts
Make a legacy gift and create and/or increase income from assets; Create a hedge against inflation over the long term	<b>Charitable Remainder Trust</b>	Create a trust that pays you a fixed or variable percentage of the trust's assets, valued annually	Possible income tax deduction, annual income for life that has potential to increase, remainder of the corpus passes to YMCA
Make a legacy gift and reduce gift and estate taxes on assets passing to heirs	<b>Charitable Lead Trust</b>	Create a trust that pays YMCA a fixed or variable income for a set term, and the remainder passes to your heirs	Possible reduction in size of taxable estate; keeps asset in family with possible reduced taxes ramifications

**Contact for questions or more information:**  
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\*\* This information is provided for informational purposes only. Please contact counsel or your professional advisor for advice on your unique situation.