

How you can give... Choose your method of cultivation.

There are many ways to participate in HIUW's Planned Giving program. Following is a brief overview of some of the most common ways to give.

Bequest

A provision in a written will or trust that leaves real or personal property to HIUW at death.

Charitable Gift Annuity

An agreement in which the donor transfers cash or other assets to HIUW in exchange for our promise to pay an annuity for life or for a term of years.

Charitable Lead Trust

A trust that is established by a donor either during life or at death. The income from the trust flows to HIUW for a stated number of years. After that period, the assets in the trust are distributed to the donor's heirs or other named beneficiary.

Charitable Remainder Trust

An irrevocable transfer of money, securities or other assets to a trust that will pay the donor or another beneficiary an income for life or for a period of years. At the death of the surviving beneficiary, the remaining principal goes to HIUW.

Current Gift

A gift of cash or other property that can be given to HIUW now.

Retained Life Estate

A gift of the donor's remainder interest in real property while the donor is still living. The donor retains rights, responsibilities, tax savings and interest in real property while still alive, and HIUW receives the property outright on the donor's death.

What you can give... Select your seed of preference.

HIUW accepts gifts in many forms. That's what makes its Planned Giving program so accessible to everyone. Following are some of the most common gifts HIUW receives:

- Gifts of Cash
- Gifts of Real Estate
- Gifts of Securities
- Gifts of Life Insurance
- Gifts of Retirement Plan Assets
- Gifts of Securities: Closely Held Stock
- Gifts of Tangible Personal Property

Seek advice first

Planned Giving involves a certain degree of planning on the part of the donor. It may include legal documents and the assistance of a qualified advisor, or it may be as simple as completing beneficiary designation on an insurance policy or IRA. Planned gifts provide enhanced tax benefits and may provide a stream of income to the donor for life.

The information contained in this brochure is intended to provide general information, not legal or financial planning advice. An attorney specializing in estate and charitable gift planning is helpful in drawing up or revising a will or trust, establishing a charitable remainder trust, or advising about the best charitable estate-planning strategies. Donors are encouraged to consult a lawyer or accountant for legal or tax matters.

For more information on Hawaii Island United Way's Planned Giving program, visit our web site, www.HawaiiUnitedWay.org. If you are interested in discussing ways to include HIUW in your estate plans, please contact the President and CPO at 935-6393, Ext. 222.

Hawaii Island United Way... A legacy of giving

Hawaii Island United Way has a history spanning nearly four decades. It was incorporated in January 1967 as Hawaii Island United Fund. In 1974 it aligned with the national United Way of America, and in 1988, the organization's name officially was changed to Hawaii Island United Way.

This name change marked the beginning of ongoing evolution of HIUW's identity with regard to its internal organization and operation, profile in the community, approaches to fundraising, involvement of volunteers, marketing, planning and its relation to other United Ways in the State of Hawaii. In 1989 donations passed the \$1 million mark for the first time.

