

HERITAGE CLUB

Help ensure that
the Lake County Y
will continue to
make a strong
impact in the lives
of our community
members for
GENERATIONS to
come.



LAKE COUNTY YMCA

Heritage Club members are individuals committed to preserving the Lake County YMCA for future generations by donating \$5,000 or more.

Through these generous donations, these donors are giving the YMCA the means to maintain long term financial stability, which will ensure that our programs, traditions and mission will continue to impact our community for generations to come.

Create your own legacy! Making a gift is easy. Here are a few ways to give to ensure the future of the Lake County Y.

- **APPRECIATED SECURITIES**

Gifts of securities such as stocks, bonds and mutual funds entitle you to an income tax charitable deduction equal to their fair market value. On top of your deduction, you avoid capital gains tax on the securities that you contribute.

- **BEQUEST BY WILL**

A bequest through your will in which you designate a specific dollar amount or a percentage of your estate to the Lake County Y. A bequest may also reduce the amount of your taxable estate, which may increase the actual amount available to loved ones.

- **CASH, CHECK AND CREDIT CARD**

- **DONOR ADVISED FUND (DAF)**

Grant funds to the Lake County YMCA using a Donor Advised Fund. A donor-advised fund is a philanthropic giving vehicle that provides an immediate tax benefit to you.

- **LIFE INSURANCE**

Contributions of life insurance can provide a substantial gift to the Lake County Y. Simply name the Lake County Y as the beneficiary or transfer the ownership of the policy.

- **TAX FREE GIFT FROM YOUR IRA**

If you are 70 1/2 or older, you can make a tax-free gift of up to \$100,000 to the Lake County YMCA directly from your IRA account. Better yet, your gift is not included in taxable income from your IRA.

Donations may be assigned to the entire association or to a particular Lake County Y branch. They may also be designated for a specific purpose such as capital improvements, summer learning loss prevention program (SLLPP), safety around water (SAW), camp scholarships, senior programs, child care scholarships, leadership opportunities, etc.

For more information about planned gifts, please consult a tax professional, financial planner and/or attorney.

If you have any questions or would like to receive more information about the Heritage Club, please contact Sarah Baggott, Director of Development, at sbaggott@lakecountyyymca.org or call 440-354-5656.