OUR **COMMUNITY** SAVINGS PLAN

GIFTS TO THE TOMORROW FUND ARE INVESTED LONG-TERM, PAYING DIVIDENDS IN THE FORM OF COMMUNITY INVESTMENTS IN LOCAL PROGRAMS.

A gift to the Tomorrow Fund is long-term and income-earning. Your gift remains invested, while the earnings of the fund are distributed to issue areas that you care about in the community. As your gift grows over time, so does our ability to support the community through a permanent and sustainable source of revenue.

9.5%

annualized returns achieved by Mawer Investment Management over the last 10 years. For every dollar you give, almost 10 cents is created every year while the original gift is retained.

over **$1 MILLION** in investment income will be distributed into the Calgary community in 2018.

FUND OPTIONS

THE TOMORROW FUND PROVIDES A COMBINATION OF ENDOWED AND NON-ENDOWED FUND OPTIONS. Endowed funds are invested in perpetuity, while non-endowed funds provide additional flexibility to spend the capital of your gift.

COMMUNITY FUND

Your gift will support United Way community investments that help individuals achieve financial stability, ensure kids are successful, and connect seniors to their community. Each year, up to 4% of the fund will be directed to priority projects.

FOREVER FUND (ENDOWMENTS)

Your gift will be invested and protected, and you may choose an area of interest, such as kids, poverty, or community, or an issue, such as seniors or mental health, you'd like the funds to support permanently as part of United Way's community investments.

MEMORIAL FUND

Make a tribute gift or create a named fund in honour of your loved one, to establish and continue their legacy in the community. If you wish, a memorial gift or fund may support a specific area of work, such as kids, poverty, or community, or issue as part of United Way's annual community investments.

FAMILY FUND

You and your family advise United Way annually on the agencies, projects, and issues you'd like to support. Family Funds offer ultimate customization and flexibility to meet your family's philanthropic values and goals.

FUND-HOLDERS AND CONTRIBUTORS OFTEN GROW THEIR CONTRIBUTIONS OVER TIME, OR USE A MIX OF ASSETS AND GIFTS TO BUILD A FUND.
WE WORK WITH YOU TO FIND THE BEST GIVING OPTION THAT WILL WORK FOR YOU.

THEIR WAY: CRAIG & CARA SENYK

THEIR PASSION: Community-based charities and Canadian country music artists.

THEIR PLAN: $131,000 to support the Community Fund. Craig and Cara raised funds for their gift through their annual fundraising event, Jamboree for Charity: Two Stepping for Change.

THEIR WAY: E. JEAN MOIR ENDOWED FUND

THEIR PASSION: In 1998, Jean Moir was diagnosed with dementia, a terminal illness that impacts one in 11 Canadians over the age of 65. Jean's daughter Rhodelle quickly became aware of the difficulties many seniors have in navigating the health care system. Unlike Jean, many lack the family and financial support she relied on to help her through one of the most difficult and confusing times of her life. Rhodelle and her sister Maureen believed the most meaningful way to honour their mother, who was a life-long philanthropist, was to improve the lives of seniors.

THEIR PLAN: Two years after her mother's passing, Rhodelle received a significant amount of money through her company's share option program, which she used to set up the E. Jean Moir Fund. Since its establishment in 2002, the E. Jean Moir Fund has supported various projects for seniors in Calgary. Friends and family continue to contribute to the fund annually through United Way's workplace campaigns and Rhodelle is hopeful that the fund will continue to grow and fund programs for seniors in our community for years to come.

GIFT OPTIONS

MAKING A GIFT TODAY

CASH GIFTS

Make an outright gift of cash to see your generosity in action today and receive immediate tax benefits.

GIFTS OF SECURITIES

Give appreciated securities instead of cash gifts. This is one of the most cost and tax-effective ways to champion the passions you care about, supported by United Way.

GIFTS FOR TOMORROW

BEQUESTS

Designate a specific gift or a portion of your estate to the Tomorrow Fund. If you wish to direct your gift towards a particular purpose, your will should include this information. Please consider discussing this with us in advance so we are able to honour your wishes. Your estate will receive an official tax receipt.

LIFE INSURANCE

Life Insurance is an affordable option that allows you to make an extraordinary gift to your community. You can transfer ownership of a new or existing policy, or you can make United Way a full or partial beneficiary of a policy you continue to own. Our Planned Giving Officer would be happy to discuss the benefits of either.

RETIREMENT PLANS

You can designate United Way as a beneficiary of your RRSPs or RRIFs, or even a TFSA. Your gift qualifies for an official tax receipt and can offset tax payable on other assets of your estate.