Tomorrow Fund
United for an inspiring future.

FAMILY FUND

PHILANTHROPIC ADVICE AND SUPPORT
FOR YOUR FAMILY'S GIVING NEEDS

A Family Fund at United Way gives your family the opportunity to customize and advise on your philanthropic investment. A Family Fund helps you give now, while realizing immediate tax savings and similar funding flexibility to that of a private foundation. With a Family Fund, you can plan today to support causes that are important to you over time and ensure a family legacy that will create a resilient and caring community where everyone thrives.

Let our philanthropic experts help you design a personalized Family Fund, with granting supported by the research and evaluation of our Community Investment team so you can focus more time on the things that matter to you.

BENEFITS

- Ensure issues that are important to you have support over the long term
- Foster family bonds and a culture of giving
- Access the community investment and granting expertise of United Way, and enjoy many of the benefits of a private foundation without the administrative burden
- Grow your donation tax-free over time to support projects you care about

FEATURES

- Gift planning support and facilitated family conversations
- Succession planning for the future management of your fund
- Permanent or term fund options
- Professional fund management
- Annual financial and activity reporting that includes the evaluated impact of United Way investments

YOUR PASSION + YOUR PLAN = YOUR WAY

Your Family Fund starts with you and what you care about most. A Family Fund allows you to support your family's passions with a plan that meets your needs. How do you want to create change in the community? Whether you wish to invest in one issue or many, are focused on meeting immediate needs or long-term systems change, or want to ensure the flexibility to shift your priorities and approach over time, a Family Fund can help you achieve your vision. Your Family Fund gift plan will help bring your passion to life by defining the fund type, investor profile, and gift options that will help you meet your objectives.

LIVING OUR FAMILY VALUES

Philanthropy has always been important to us, and over time we have been involving our kids, Sean and Lindsay, in our charitable giving. We wanted to do something long-term that we knew would make a real difference, and that we could do together as a family. By including our children in the work we are doing in the community and by involving them in making decisions about the causes we support, as a family we are building a legacy across generations.

In 2016, we established the Culbert Family Fund in order to realize our vision of working together with our kids to achieve the greatest possible impact with our charitable investments. Ensuring our community has the supports needed today and into the future is why we chose to create the Culbert Family Fund.

United Way provided us with the flexibility to create a fund that helps us meet our goals in the community, and ensures that our gifts are managed efficiently. They identify the greatest needs and opportunities to invest in the community, rigorously evaluate the impact of our gifts, and facilitate donations on our behalf to other organizations we support in health and education. Our partnership with United Way ensures we can focus on what matters to us: the impact of our charitable investments.

- Heather and Michael Culbert

FUND TYPES

	FOREVER FUNDS	FUTURE FUNDS	TODAY FUNDS
INVESTOR PROFILE	You are seeking to establish a family legacy beyond this generation, and your investment vision can accommodate and withstand market variables and fluctuating returns.	You are seeking a shorter term impact and would like to spend down your earnings and capital over time (typically within 10 years), or keep the option open to disburse capital in the future. You have tolerance for market variability and fluctuating returns.	You want to implement a short-term family philanthropic vision with immediate impact in the community, ideally within two-five years. You are not open to market risk, or fund growth is not a major concern.
INVESTMENT TYPE	**PERMANENT (ENDOWED)** Capital is retained and invested in perpetuity. Up to 4 per cent of the market value of the fund is available for distribution each year.	**MEDIUM TERM (NON-ENDOWED)** Capital is invested and distributed along with annual earnings, if and as desired.	**SHORT TERM** The full donation amount will be disbursed within your chosen term period.

COMMITMENT TO EXCELLENCE

There are many reasons to choose a United Way Family Fund to build your family's legacy and achieve your philanthropic goals:

COMMUNITY LEADERSHIP	When you invest with United Way, your money is leveraged to produce additional value in the community because we bring people together to solve complex social issues. United Way coordinates and strengthens the sector by investing in the capacity of other charitable organizations, and in their ability to work together to address our city's toughest challenges.
COMMUNITY IMPACT	Our understanding of local issues and industry-leading community investment strategy guarantees you have unparalleled insight into the most pressing needs and most promising opportunities as they emerge across our city. Our experts can help you identify needs in the community and recommend projects and programs for you to support. With a strategic investment framework guiding all that we do, United Way is positioned to ensure you always see the impact of your investments.
FLEXIBLE AND FULL SERVICE	From the structure of your Family Fund to the range of gift management services, we can offer to help you support other agencies that are important to you and your family. United Way will take care of the details for you, making it easy for your family to meet all of your philanthropic goals and maximize your impact.
PROFESSIONAL REPORTING AND EVALUATION	In addition to customized financial and impact reporting, we will develop a reporting and accountability plan that ensures your family is kept up-to-date on the details of your Family Fund and the impact you are having in the community.
DONOR STEWARDSHIP	United Way has been helping donors in Calgary achieve their philanthropic goals for more than 75 years. We provide you with opportunities to see your investments at work, and will develop a personalized recognition plan to honour your investment in ways that are meaningful to you.
LOW MINIMUM CONTRIBUTIONS AND FEES	With a minimum contribution of $50,000, you can start supporting causes that are important to you right away or you can build up your fund over time and begin granting when the minimum balance is reached. Through pooled investments and great partnerships, we are able to pass on a low investment management cost and the lowest administration fee on the market. Your fee won't change based on your fund balance.

TOMORROW FUND
INVESTMENT PERFORMANCE

Family Fund contributions held in the Tomorrow Fund are invested and professionally managed by Mawer Investment Management. Invested funds have out-performed the industry benchmark by 1.88 per cent since inception (2008), generating exceptional and above average returns of 10.9 per cent or more for the Tomorrow Fund.

	ONE YEAR (2017)	THREE YEARS (2015-2017)	FIVE YEARS (2013-2017)	SINCE INCEPTION (2008-2017)
ACTUAL	10.94%	8.88%	12.42%	9.47%
BLENDED BENCHMARK	9.06%	7.12%	9.25%	5.91%
VALUE ADDED	**1.88%**	**1.77%**	**3.17%**	**3.56%**

SET UP YOUR FAMILY FUND TODAY

We recognize that establishing a Family Fund is an important personal and financial decision. Working closely with you and your family, United Way will help you establish a Family Fund that reflects your philanthropic goals. Our commitment is to ensure your legacy is meaningful to you and has maximum impact in the community.

Work with United Way to build your family's legacy:
YOUR PASSION. YOUR PLAN. YOUR WAY.

PRIVATE FOUNDATION PARTNERSHIPS:
CONSOLIDATED GRANTING

If you currently have a Private Foundation or Donor Advised Fund, you can consolidate your investments and make distributions to United Way. Our investment team can help navigate the charitable sector and match your philanthropic goals to the needs of our community. United Way community investment experts can help you explore the hundreds of evaluated programs we support, and recommend projects and programs that meet your goals and align with the causes you care about while maximizing the impact of your investments in the community.

For more information on Family Funds or Private Foundation Partnerships, contact Rhonda Roth, Vice President, Individual Giving & Investor Relations at rhonda.roth@calgaryunitedway.org, or 403-231-6279.