Tomorrow Fund
United for an inspiring future.

PLANNED GIVING

YOUR LEGACY,
CALGARY'S BRIGHT FUTURE

The Tomorrow Fund is United Way's legacy fund. Gifts to the Tomorrow Fund help you build a powerful legacy that reflects your personal values and vision for the future.

Your promise to Calgary will help build a resilient and caring community where everyone thrives.

YOUR **PASSION,**
YOUR **PLAN,**
YOUR **WAY**

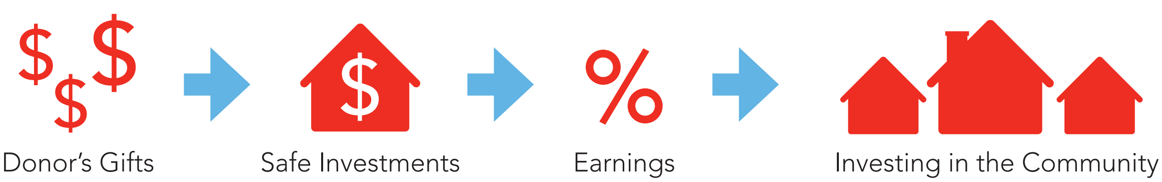
WHY CHOOSE THE TOMORROW FUND?

Your reason for giving is as unique as you are. Some people feel a sense of gratitude for the success they've enjoyed in life, while other are looking to help build a better, healthier community for the next generation. Giving sometimes celebrates a life, supports a passion, or contributes to solving a problem. Many Tomorrow Fund donors give to establish a personal and family legacy, and feel comforted and proud to make a gift that lasts and will continue to give beyond their lifetime.

Tomorrow Fund giving is supported by flexible fund types, customized gift options, and philanthropic expertise at every stage of your giving journey. United Way provides proven community leadership, accountability, and responsible stewardship to help you achieve your plan.

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 four per cent 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: **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.

THEIR WAY: **CRAIG & CARA SENYK**

THEIR PASSION: Craig Senyk learned important values growing up in a small northern Alberta community. “My friends and family taught me the values of hard work, respect, and appreciation while not forgetting to enjoy life.” Craig has carried these lessons forward, applying the same kind of principled values to his professional career at Mawer Investment Management Ltd., and his charitable contributions. “My wife Cara and I hold an annual fundraiser called Jamboree for Charity: Two-Stepping for Change, which supports community-based charities and helps raise awareness for Canadian country music artists.”

THEIR PLAN: United Way was thrilled to be chosen as the charity partner for the 4th annual Jamboree for Charity in 2016, where over 400 guests raised more than $131,000 for the Tomorrow Fund while enjoying Canadian country music.

THEIR WAY: JANICE HEARD & BRUCE MCFARLANE

THEIR PASSION: Supporting work in the areas of Overcoming Poverty, Successful Kids, and Strong Communities through United Way.

THEIR PLAN: Janice and Bruce split their gift between the Community Fund and United Way's general operating fund to balance their wish of investing in the community and providing stability to the organization. Using a joint life insurance policy to fund their bequest gift allowed them to plan for a considerable gift in the future. Having their life insurance proceeds flow through their estate gave them the flexibility to adjust their plans as needed in the future.

BECOMING A PROMISE DONOR

Promise Donors have pledged a gift through bequest, life insurance, or other gifts to be realized in the future. We celebrate Promise Donors in Tomorrow Fund materials and at events for their incredible foresight and generosity.

Sharing your intentions and passions can inspire others to give, and will ensure we are able to honour your wishes and recognize your generosity. Your wishes to remain anonymous will also be respected.

Tomorrow Fund staff members are here to answer your questions and provide information on wills and estate planning, endowments, Family Funds, and the many giving possibilities that exist at United Way. If you do choose to include a gift in your will, we can provide you with customized will wording.

Tel: 403-231-6444
Email: planned.giving@calgaryunitedway.org
For more information about the Tomorrow Fund, visit calgaryunitedway.org/wills

Speak to our Planned Giving Officer about ways to become a Promise Donor or to request a confidential pledge form.

Please seek the advice of a Financial Advisor or your trusted team of experts to discuss which options work best for your personal circumstances.

Watch for announcements and invitations for upcoming Estate Planning Seminars to learn more from tax, legal, and financial experts.
Email planned.giving@calgaryunitedway.org for more details.