



What Do I (We) Do To Join?

108 Washington St
Marshalltown, Iowa 50158

Financial Commitments for Joining

- **WILLS AND BEQUESTS** - A gift to the Heritage Club through Wills and Bequests allows one to retain all assets during a lifetime/and or the life of a spouse. Designation may be for a percentage of the estate or for a specific amount.
- **CHARITABLE GIFT ANNUITY** – A Charitable Gift Annuity is a contractual agreement between a donor and the Heritage Club whereby the Heritage Club agrees to pay a fixed annual income for life in exchange for money or assets transferred to the Heritage Club.
- **OUTRIGHT GIFTS** - A direct gift of cash, appreciated securities, or real properties may be the most convenient way to make a contribution to the Heritage Club Endowment Fund.
- **LIFE INSURANCE** - A life insurance policy, if no longer needed, may be transferred to the Heritage Club for possible tax benefits. The Heritage Club can be included as a beneficiary of the policy.
- **CHARITABLE REMAINDER TRUST** - A Charitable Remainder Trust can provide income for the donor and donor's spouse throughout both lives. Thereafter, the trust principle will go to the Heritage Club Endowment Fund. Other charities may be named as principle recipients as well.
- **CHARITABLE LEAD TRUST** - A Charitable Lead Trust may be appropriate if one has ample income now, but desire to retain ownership of the trust principle to meet financial goals for family. Income will be directed to the Heritage Club Endowment Fund for a specific term of the trust, after which time the principle will return to you or your designated survivors.
- **NAMED FUND** – Any endowment fund gift, bequest or deferred gift may be named in honor of the donor or anyone he or she may wish to choose. Example: John and Mary Smith decided to contribute \$25,000 to the Heritage Club and call it the “Smith Family Fund.” Other family members or friends may add to the “Smith Family Fund” at any time. It may be donor restricted, but the intent would be to work with the Community Y of Marshalltown on designation.
- **PENSION PLAN REMAINDER** – The Heritage Club may be named as beneficiary of the remaining portion of a pension plan.
- **LIFE ESTATE:** { Home { Farm

Bequests and gifts may be made to the YMCA-YWCA Heritage Club for any stated purpose without restriction, in which case they will be directed to the original capital improvement fund.
