

Why should my planned giving include UMAR?

UMAR group homes offer many advantages over other care options for adults with developmental disabilities. Instead of living in an institutional setting, UMAR residents live in an actual *home* with other residents who grow to become extended family.

A typical UMAR home has six residents and round-the-clock staffing. It is in the group homes that residents take great pride in cooking, doing their laundry and most importantly, being independent.

Your gift to UMAR will help insure that we can continue to provide much-needed care to a greatly under-served, and often forgotten, group of people for years to come.

As a contributor to UMAR through planned giving, you will become a member of *The Guardian Society*. Gifts received through *The Guardian Society* will be added to UMAR's Endowment Fund-- providing long-term support for the program and maintenance needs of UMAR's mission.

For more information on planned giving and *The Guardian Society*, please call Melinda Schroeder at 704.875.1328.

For more information on UMAR's
Guardian Society, please call
704.875.1328 or
888.862.8627

www.UMARinfo.com

UMAR
PO Box 1558
Huntersville, NC 28070

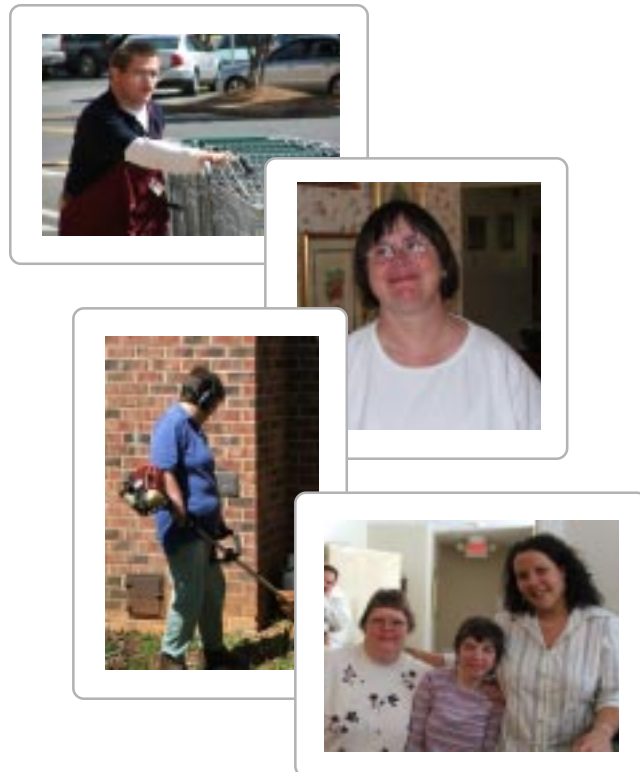


*UMAR is an agency and ministry of the
Western North Carolina Conference of the
United Methodist Church.*

*UMAR is a 501(c)3 public, nonprofit
organization.*

Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at (919) 807-2214, or toll free for NC Residents, (888) 830-4989. The license is not an endorsement by the state.

Planning for our Future..



*Your Guide To Planned Giving &
UMAR's
Guardian Society*



Through our doors, lives are changing..

I want to make a difference. How can I donate to The Guardian Society?

Gifts by a Will

A variety of types of bequests can be made through your will, including an Outright Bequest, Residuary Bequest and Contingent Bequest. *Outright Bequests* allow specified assets to be transferred to UMAR in the form of real estate, cash, personal property, life insurance, business interests, or other property. *Residuary Bequests* allow a donor to give either all or a portion of his/her residuary estate to UMAR after other bequests are made to family members or others. *Contingent Bequests* require a contingency to occur before UMAR receives any assets, such as the death of another family member.

Charitable Trusts

There are two types of Charitable Trusts. *Charitable Remainder Trusts* can provide you with a current tax deduction, avoidance of capital gains and estate taxes, an increase in income for your life and your spouse's life, and a gift to UMAR when the trust terminates. *Charitable Lead Trusts* can provide an income stream to UMAR and pass assets to your heirs with little or no gift and estate tax.

Retirement Plan Assets

Donors may name UMAR as the beneficiary on qualified retirement plans or IRAs. Since retirement assets are heavily taxed upon death, (as much as 75% of the value of an IRA may be lost to taxes) many donors choose to leave their retirement plan assets to a charity and leave to their family members other assets such as cash, real estate or stock. Retirement plan assets that can be donated include 401(k) plans, 403(b) plans, Keogh plans, SEP plans, IRAs and Roth IRAs.

Life Insurance

The gift of life insurance is often one of the largest gifts you can make and it requires very little cost to the donor. If you decide to donate a life insurance policy to UMAR that you no longer need, you will receive current income tax deductions and possible future deductions through gifts to pay policy premiums.

Real Estate & Personal Property

Giving real estate to UMAR rather than an individual provides an income tax deduction and avoids estate, gift and capital gains taxes. With both parties consenting, long-term appreciated real estate can also be sold for less than its value as a "bargain sale." This transaction gives you a charitable deduction for the difference between the sale price and fair market value.

Gifts of personal property can provide tax deductions while not substantially diminishing the value of an estate. Many times, families may have multiples of some items that UMAR has a need for, or, you may have an item of value that you no longer use. UMAR can provide you with a tax deduction for your gift, then either use the item or sell it to fund our mission.

Please consult your attorney or financial advisor to determine which option is best for your individual situation.

