

Being involved in the YMCA for the last 54 years, it was only natural that I made plans through my will to make sure that the YMCA continues to be viable in the community.



- Dennis Schatz

Don't overlook beneficiary designations

Make a big difference with just a little effort

Retirement plans, IRAs, life insurance and commercial annuities are not controlled by the terms of your will, but instead use separate beneficiary forms to determine who receives them. These beneficiary designations trump your will when passing along assets at your death. Beneficiary designations can be modified at any time to meet your changing needs. Experts suggest reviewing them every two to three years. If you are considering a gift to the Fergus Falls Area Family YMCA, we would be happy to work with you and your professional advisors. Contact us today for more information.

How to obtain beneficiary forms

- Retirement plans and IRAs. Contact the administrator of your retirement plan or IRA.
- Life insurance. Contact your life insurance company or your agent.
- Commercial annuities. Contact your bank, insurance company or investment adviser.

The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor.



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**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**



Give the next generation a gift to grow on

**YMCA Foundation
FERGUS FALLS AREA FAMILY YMCA**

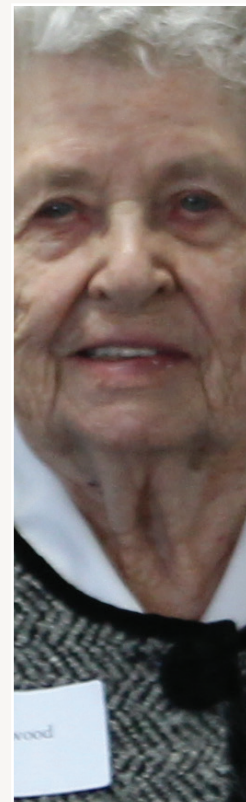
Working to protect, foster, encourage and aid

The Fergus Falls YMCA Foundation was established in 2009. The purpose of this Foundation is to help provide a secure source of funding for the future development of the Fergus Falls Area YMCA, as well as provide some operational funding.

Plan to leave a legacy

One of our greatest aspirations in life is to leave a mark – to make a difference. There are issues that face our community that you feel passionate about...leadership development, health and wellness, education and childcare. Through your care and commitment, you can help ensure that our Y has a secure future and that the YMCA programs continue to address the most urgent needs in our community.

If you have any questions or have already included the YMCA in your estate plan, please contact our Executive Director so that he can answer your questions or acknowledge your generosity.



How to make a planned charitable gift

Wills and bequests

A gift to the YMCA Foundation by will permits you to retain all of your assets during your lifetime and/or the life of your spouse. Designations may be for a percentage of your estate or for a specified amount.

Charitable trust and gift annuities

Gifts with life income retained by you or your beneficiaries, with the remainder of the trust assets eventually passing to the YMCA Foundation.

Life insurance

Designating the YMCA Foundation as owner, primary or contingent beneficiary on a new or existing insurance policy.

Outright gift/transfer of property

Contributions to the YMCA Foundation through a direct gift of cash, stocks, bonds, commodities, real estate or closely held stock. This may be the most convenient way for you to make a contribution to the Foundation.

Become a member of the heritage club and legacy society

Heritage Club members are distinguished as those who have provided a minimum of \$3000 as a cash donation to the Foundation. Legacy Society members have informed us that the Fergus Falls Area Family YMCA has been identified as part of a planned giving commitment.

Giving to the Y is an investment in the future of our children and families. It is a gift to the concept of community. Fergus Falls needs places that serve all segments and all neighborhoods. For me it has a place of unity. For many years it has provided a place to exercise my mind, body and spirit. I am called to give back.
– Carolyn Sund

