



Legacy of Hope

PERSONAL ESTATE PLANNING GUIDE



UNITED BREAST CANCER FOUNDATION

223 Wall Street Suite 368, Huntington, NY 11743
877-822-4287 | www.ubcf.org | EIN: 113571208

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Legacy of Hope: Making a sustained positive difference in the lives of those affected by breast cancer.

Dear friend and supporter,

For over 25 years, United Breast Cancer Foundation (UBCF) has stood alongside individuals and families facing the challenges of breast cancer. Our commitment runs deep – providing not just awareness, but direct, compassionate support during some of life's most difficult moments. We strive to alleviate burdens and empower those we serve on their journey through diagnosis, treatment, and survivorship.

At the heart of this mission lies the UBCF Individual Grant Program. This vital initiative offers direct financial assistance to breast cancer patients and survivors. These grants are lifelines, helping cover essential costs like medical co-pays, treatments, housing payments, utility bills, transportation to appointments, and other pressing needs. By easing financial stress, the Individual Grant Program allows recipients to focus their energy on healing and recovery. The impact is immediate, personal, and profound.

Planning for the future distribution of your assets – your estate – is one of the most thoughtful processes you can undertake. It ensures your wishes are honored, providing security for your loved ones. It also presents a remarkable opportunity to create a lasting legacy, extending your personal values and support to causes that matter deeply to you, long into the future.

Through our *Legacy of Hope* planned giving program, United Breast Cancer Foundation invites you to build a brighter future for those affected by breast cancer. A planned gift, integrated into your overall estate and financial plans, can ensure the sustainability and growth of critical programs like our Individual Grant Program.

This guide is offered as part of our *Legacy of Hope* initiative. It is designed to be a helpful resource, introducing you to various estate planning tools and charitable giving strategies – from simple bequests in a will to gifts that can provide you with income. It illustrates how you can achieve your personal financial goals while creating a powerful legacy of support for UBCF's mission, specifically strengthening the Individual Grant Program.

We hope this information empowers you to explore the possibilities. The concepts discussed range from simple to complex, and personal circumstances vary greatly. Therefore, the information provided here is for educational purposes only and is not intended as legal, tax, or financial advice. We strongly encourage you to consult with your own professional advisors – your attorney, accountant, and financial planner – to determine the best course of action for you.

Thank you for your interest in UBCF and for considering how you can become part of our *Legacy of Hope* community. Your foresight and generosity have the power to transform lives and fuel hope for countless individuals and families navigating the challenges of breast cancer.

Sincerely,



Your friends at UBCF

SECTION 1: Your Estate, Your Decisions: Planning for the Future

Estate planning is often misunderstood as something only for the wealthy. In reality, everyone benefits from having a plan in place, regardless of the size of their estate. A well-considered estate plan offers numerous advantages:

- **Ensures Your Wishes Are Followed:** Your plan dictates how your assets are distributed, whom you wish to benefit, and who will manage your affairs. Without a plan, state laws (intestacy laws) will make these decisions for you, which may not align with your intentions.
- **Provides for Loved Ones:** You can ensure those you care about are provided for according to your specific wishes, including nominating guardians for minor children.
- **Minimizes Potential Conflicts:** A clear plan can reduce the likelihood of confusion among heirs during a difficult time.
- **Manages Estate Taxes and Expenses:** Thoughtful planning can help minimize potential estate taxes, income taxes, and administrative costs.
- **Supports Charitable Causes:** Providing powerful tools to support organizations like UBCF and causes you are passionate about, creating a meaningful legacy.
- **Incapacity Planning:** Many estate plans include provisions (like powers of attorney and healthcare directives) for managing your financial and medical affairs should you become unable to do so yourself.
- **Privacy:** Certain planning tools, like trusts, can help keep the details of your estate private, unlike the public probate process.

Your Plan, Your Legacy:

Your estate plan is more than just legal documents; it's a reflection of your life, your values, and your hopes for the future. It's an opportunity to provide for your loved ones and make a lasting difference in the world. By including UBCF's Individual Grant Program in your plans, you weave your personal commitment to supporting breast cancer patients into your legacy.



YOUR WILL – A FOUNDATION FOR YOUR LEGACY OF HOPE

What is a Will? A will is a fundamental legal document that outlines your instructions for the distribution of assets owned in your name alone after your passing. It is the cornerstone of most estate plans.

Key Functions of a Will:

Names beneficiaries (people and/or charities) to receive your property.

Appoints Executor (person/institution responsible for managing estate, paying debts, taxes, & distributing assets)

Can nominate guardians for minor children or dependents.

Can establish trusts to benefit heirs or charities upon your death (testamentary trusts).

What Happens Without a Will? (Intestacy) Without a valid will, your passing is considered "intestate." State law then determines how your assets are distributed. These laws vary by state but typically prioritize spouses, children, and other relatives in a predetermined order. This statutory distribution scheme may not reflect your wishes, and the court process can be more complex and costly. Importantly, without a will, you cannot make a charitable bequest to support UBCF.

Making a Charitable Bequest to UBCF: Including the United Breast Cancer Foundation in your will is one of the simplest and most common ways to create your Legacy of Hope. This gift, known as a bequest, costs you nothing during your lifetime but has a profound future impact, directly supporting vital initiatives like our Individual Grant Program.

Types of Bequests to UBCF:

Specific Bequest: You designate a specific dollar amount or a particular asset (e.g., 100 shares of X stock, piece of real estate) to UBCF.

Benefit: Simple and clear.

Sample Language: "I give and bequeath the sum of \$_____ [or describe the specific asset] to United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208, to be used exclusively for its Individual Grant Program."

Percentage Bequest: You designate a percentage (e.g., 10%, 25%) of your total estate value to UBCF.

Benefit: Automatically adjusts the gift amount based on the final value of your estate, ensuring the gift remains proportional to your other bequests.

Sample Language: "I give and bequeath ___ percent (%) of my estate to the United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208, to be used exclusively for its Individual Grant Program."

Residual Bequest: You designate all or a portion of the remaining ("residuary") estate after debts, taxes, expenses, and specific/percentage bequests have been fulfilled.

Benefit: Ensures all other priorities are met first; UBCF receives the remainder. Can be a substantial gift.

Sample Language: "I give and bequeath all [or ___ percent (%)] of the rest, residue, and remainder of my estate to the United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208, to be used exclusively for its Individual Grant Program."

Contingent Bequest: You designate UBCF to receive certain assets only if your primary beneficiary(ies) (e.g., a spouse or child) do not survive you.

Benefit: Acts as a safeguard, ensuring the assets go to support your chosen cause if your primary heirs cannot inherit.

Sample Language: "If [Name of your Primary Beneficiary] does not survive me, I give and bequeath [describe the gift – specific amount, percentage, or residue] to the United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208, to be used exclusively for its Individual Grant Program."

Leave a lasting wish for hope with just one sentence.

- Always use UBCF's full legal name and address, and ideally its Tax ID number, in your will ("United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN:113571208").
- Specify the purpose (e.g., "for the Individual Grant Program" or "where the need is greatest" if you prefer unrestricted support).

Section 2: Revocable Living Trusts – Flexibility, Privacy, and Control

What is a Revocable Living Trust? A revocable living trust (RLT) is a legal entity you create during your lifetime (you are the "grantor" or "settlor") to hold title to your assets. You typically act as the initial trustee, managing the assets for your own benefit. The trust document names a successor trustee who will take over management if you become incapacitated or upon your death. Because it's "revocable," you retain the right to change or cancel the trust and move assets in or out while you are alive and competent.

How Does It Work? You transfer legal ownership of assets into the name of the trust. While you are the trustee, you control these assets. The trust document contains detailed instructions for how assets should be distributed upon your incapacity or after life.

Key Benefits of a Living Trust:

Probate Avoidance:

often the primary motivation. Assets pass directly to beneficiaries named in the document, avoiding probate process.

Privacy: Unlike wills, which generally become public documents during probate, trust administration remains private between the trustee and beneficiaries.

Incapacity Planning:

If you become unable to manage your financial affairs, your designated successor trustee can step in seamlessly to manage the trust assets

Continuity: Provides for uninterrupted management and eventual distribution of assets. May be useful for managing assets across different states.

Funding Your Trust: A living trust only controls the assets legally transferred into it. Creating the document is not enough; you must re-title assets in the name of the trust. This process is called "funding" the trust.

Including UBCF in Your Trust: Just like a will, your revocable living trust can include provisions for a charitable gift to the United Breast Cancer Foundation upon your death, supporting the Individual Grant Program as part of your Legacy of Hope. You can use similar structures as bequests: specific dollar amounts, percentages of trust assets, or a portion of the trust residue.

Sample Language (to add to your trust document): "Upon my death, after satisfying all preceding provisions, the Trustee shall distribute [the sum of \$_____ / ____ percent (%) of the remaining trust estate / describe specific asset] to United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, to be used exclusively for its Individual Grant Program."

Trust vs. Will: A living trust does not entirely replace a will. You typically still need a "pour-over will" that directs any assets inadvertently left outside the trust into the trust upon your death. Trusts can be more complex and costly to set up initially than wills. Discuss with your attorney whether an RLT is appropriate for your goals and circumstances.

Section 3: Beneficiary Designations – A Powerful and Easy Giving Tool

Many assets go to your chosen people through **beneficiary forms**. Keep forms updated, as they usually take priority over your will & trust for those specific items.

Common Assets
Using Beneficiary
Designations:

Retirement Plans: IRAs (Traditional, Roth, SEP), 401(k)s, 403(b)s, Keoghs, Pension Plans.

Life Insurance Policies: Term and permanent life insurance proceeds.

Bank Accounts: Payable-on-Death (POD) designations.

Investment Accounts: Transfer-on-Death (TOD) registrations.

The Simplicity of Giving: Naming UBCF as a beneficiary of these assets is often as simple as filling out a form provided by the financial institution, insurance company, or plan administrator.

Primary Beneficiary: Receives the proceeds directly.

Partial Beneficiary: Receives a stated percentage (e.g., "50% to my child, 50% to UBCF").

Contingent Beneficiary: Receives the proceeds only if the primary beneficiary(ies) predecease you.

You can
typically
designate
UBCF as a:

Giving Through Retirement Accounts

Retirement funds often make up a large part of someone's wealth and offer special benefits when used for charitable donations.

The Tax Challenge for Heirs: Most traditional retirement plans (like Traditional IRAs and 401(k)s) are funded with pre-tax dollars. This means withdrawals during retirement are taxed as ordinary income. When these assets pass to individual beneficiaries (other than a spouse in some cases), those heirs must also pay income tax on the distributions they receive, potentially at high rates. This is often referred to as "Income in Respect of a Decedent" (IRD) and can significantly reduce the net amount received by heirs. Roth IRA/401(k) assets are generally income-tax-free to beneficiaries.

The Charitable Advantage: As a qualified 501(c)(3) public charity, the United Breast Cancer Foundation is tax-exempt. When UBCF receives distributions from a retirement plan as a designated beneficiary, no income tax is due. This means 100% of the gifted amount goes directly to support our mission, such as funding the Individual Grant Program!

Tax-Smart Strategy: Because of this tax treatment, it is often highly advantageous to: Designate UBCF (for the Individual Grant Program) as the beneficiary of your tax-deferred retirement assets (Traditional IRAs/401(k)s).

Leave other assets that receive a "step-up" in basis (like stocks held in taxable accounts or real estate) or are income-tax-free (like Roth accounts or cash) to your individual heirs. This strategy maximizes the value received by both UBCF and your loved ones.

How to Designate UBCF:

1

Contact the administrator or custodian of your retirement plan(s).

2

Request their specific "Change of Beneficiary" form.

3

Complete the form, naming:
"United Breast Cancer Foundation,
2712 Phillips Road
Jonesboro, AR 72401,
EIN: 113571208."

4

Specify percentage/amount you wish to designate. You can add a note like "For the UBCF Individual Grant Program."

5

Sign and return the form as directed by the administrator. Keep a copy for your records.

Your Legacy of Hope Impact: Using retirement assets for your planned gift is a powerful way to ensure the maximum possible value supports breast cancer patients through UBCF grants.

Giving Through Life Insurance

Life insurance provides another straightforward way to make a significant future gift through a beneficiary designation.



You can name the United Breast Cancer Foundation as the primary, partial, or contingent beneficiary of a life insurance policy.

How to Gift Life Insurance

1

Request a Change of Beneficiary form from your insurance company.

2

Complete it with "United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208",

3

Specify the desired share.

Benefits: Simple to arrange. You retain ownership of the policy during your lifetime. The death benefit passes directly to UBCF outside of probate.

Impact: Allows you to make a substantial Legacy of Hope gift with potentially modest premium payments made over time.

POD/TOD Accounts: Bank accounts (checking, savings, CDs) can have Payable-on-Death (POD) designations. Brokerage/investment accounts can have Transfer-on-Death (TOD) designations.

Process: Request the appropriate form from your bank or brokerage firm. Name UBCF as the beneficiary to receive the account balance upon your passing.

Benefits: Very simple way to transfer cash or securities directly, avoiding probate for those specific accounts.

Section 4: Gifts That Can Pay You Income – The Charitable Gift Annuity (CGA)

Giving and Receiving: Did you know you can make a significant gift to support UBCF's Individual Grant Program while securing a reliable income stream for yourself or others?

Charitable Gift Annuities (CGAs) offer this unique combination.

How a CGA Works:

1

Your Gift: You make an irrevocable gift of cash or marketable securities to the United Breast Cancer Foundation. (Minimum gift amounts of \$10,000)

2

Annuity Agreement: UBCF, in return, signs a contract agreeing to pay a fixed amount (the annuity) to one or two individuals (annuitants – typically you and/or a spouse) for life.

3

Fixed Payments: Annuity payment amount is determined at the time of the gift based on the age(s) of the annuitant(s) and the amount of the gift. The rate is fixed and does not fluctuate with the market. Payments can be made quarterly, semi-annually, or annually.

4

Tax Benefits: You receive an immediate partial charitable income tax deduction for the estimated portion of your gift that will ultimately benefit UBCF. A portion of each annuity payment may be received tax-free for a period of time (your life expectancy). If funded with appreciated securities, some capital gains tax may be deferred and spread out.

5

Your Legacy: Upon the passing of the final annuitant(s), the remaining principal balance of the gift annuity is distributed to UBCF to be used as you designated (e.g., for the Individual Grant Program), fulfilling your Legacy of Hope.

Types of CGAs:

- **Immediate Payment:** Payments begin within one year of the gift.
- **Deferred Payment:** You make the gift now, receive the income tax deduction now, but choose to start receiving payments at a later date (e.g., upon retirement). Deferred CGAs generally offer higher payout rates.

Who Benefits from a CGA?

- Typically attractive to individuals age 65+
- A stable, predictable income stream for life.
- An immediate charitable income tax deduction.
- Potentially favorable taxation of annuity payments.
- The satisfaction of making a significant future gift to UBCF.

Please contact our Legacy of Hope office to inquire about availability, minimum gift amounts, and current payout rates based on your age. CGAs are subject to state regulations.

Gifts That Pay You Income: Charitable Remainder Trusts (CRTs)

For larger gifts, a Charitable Remainder Trust (CRT) offers another way to receive income while making a future commitment to UBCF. CRTs are more complex than CGAs and are typically established with the help of an attorney specializing in estate planning.

How a CRT Works:

1

Create the Trust: You work with an attorney to create an irrevocable trust document.

2

Transfer Assets: You transfer assets (cash, securities, real estate) into the trust.

3

Income Payments: The trust pays an income stream to you or other named beneficiaries (income beneficiaries) for a set term (e.g., a number of years, up to 20) or for the life/lives of the beneficiaries.

4

Tax Benefits: Receive an immediate partial income tax deduction based on the calculated remainder value expected to pass to charity. If funded with appreciated assets, you may avoid upfront capital gains tax on the transfer to the trust.

5

Your Legacy: When the trust term ends (after the specified years or the passing of the income beneficiaries), the remaining assets in the trust (the "remainder") are distributed to the United Breast Cancer Foundation to support the purpose you designated, such as the Individual Grant Program.

Two Main Types of CRTs:

Charitable Remainder Annuity Trust (CRAT): Pays *fixed dollar amount* annually, determined when the trust is created. The payout amount never changes.

Charitable Remainder Unitrust (CRUT): Pays a fixed percentage of the trust's value, *recalculated annually*. The payment amount fluctuates each year based on the trust's investment performance. Allows for additional contributions. Several variations of CRUTs exist (Standard, NIMCRUT, Flip CRUT).

Who Benefits from a CRT? CRTs are often considered by individuals making substantial gifts (often \$100,000 or more) who:

- Want to receive an income stream for life or a term of years.
- Wish to bypass capital gains tax on highly appreciated assets (like stock or real estate).
- Seek a significant current income tax deduction.
- Desire flexibility in the type of assets used for the gift (CRUTs are more flexible).

Getting Started: Setting up a CRT involves legal fees and ongoing administration. Discuss CRTs thoroughly with your estate planning attorney and financial advisors to see if this tool aligns with your philanthropic and financial goals.

Section 5: Gifts of Specific Assets – Maximizing Your Impact

Beyond cash, certain types of assets offer unique advantages when donated directly to UBCF

Gifts of Appreciated Securities

Donating publicly traded securities (stocks, bonds, mutual funds) that have increased in value and you have owned for over one year is one of the most tax-efficient ways to give.

How It Works: Instead of selling the appreciated securities and donating the cash proceeds (which would trigger capital gains tax for you), you transfer the securities directly to UBCF's brokerage account.

Example: Suppose you bought stock for \$2,000 years ago, and it's now worth \$10,000.

Option A (Sell then Donate): You sell the stock, pay capital gains tax on the \$8,000 gain (e.g., \$1,200-\$1,600+ depending on your tax bracket), and donate the remaining cash (e.g., \$8,400-\$8,800). You get a deduction for the cash amount donated.

Option B (Donate Stock Directly): You transfer the \$10,000 stock directly to UBCF. You avoid the capital gains tax entirely. You are eligible for an income tax deduction based on the full \$10,000 fair market value. UBCF receives the full \$10,000 value to support the Individual Grant Program.

How to Make a Gift of Securities: Contact UBCF's Legacy of Hope office or Development department. We will provide the necessary instructions for your broker to electronically transfer the shares to UBCF's account. Do not sell the stock first! The transfer must be made directly from your account to ours to secure your tax benefits.

Mutual Funds: Donating mutual funds can offer similar tax benefits to donating stock. However, the transfer process may vary and often requires specific steps to ensure the donation is handled correctly for tax purposes. To maximize your tax benefits and ensure a smooth transfer to UBCF, please contact our Legacy of Hope team before making any changes to your mutual fund holdings. We can provide you with UBCF's account details and guide you on the necessary procedures with your mutual fund company.


Impact: This method allows you to make a larger gift to support breast cancer patients at a lower net cost to you, amplifying your Legacy of Hope.


More Ways to Give

Gift of real estate or any property type (land, homes, commercial) in any location so long as there is equity, can be a powerful cornerstone of your Legacy of Hope with UBCF. Our trusted national partner, offers a streamlined service to facilitate these donations, with no cost to you. They handle the evaluation, sale, and transfer of proceeds to UBCF.

How It Works

1 Work with your attorney to include clear and specific language in your will or trust that designates UBCF as the beneficiary of the chosen property.

 **Sample language:** "I give and devise to United Breast Cancer Foundation, 223 Wall Street Suite 368, Huntington, NY 11743, EIN: 113571208, the real property located at [Insert Full Legal Address of your Property], together with all improvements and appurtenances thereto, to be used for its general charitable purposes."

 **Sample language (%):** "I give, devise, and bequeath [Insert Percentage]% of my interest in any and all real property that I may own at the time of my death to United Breast Cancer Foundation, 223 Wall St. Suite 368, Huntington, NY 11743, EIN: 113571208, to be used for its general charitable purposes."

2 Continue to own and manage the property during your lifetime.

3 UBCF receives the property after your passing according to the terms of your will or trust. At this point, UBCF will then work with our partner organization to evaluate, manage, and sell the property to support our mission.

Benefits

- Receive an income tax deduction generally based on the fair market value of the property (determined by a qualified appraisal).
- Avoid capital gains tax on the property's appreciation.
- Reduce your taxable estate.
- Make a substantial gift without using liquid assets.
- Enjoy a hassle-free process managed by our experienced partner organization, Charitable Adult Rides & Services (CARS), a 501(c)(3) nonprofit that administers and also benefits from your donation.

Gifts of Tangible Personal Property: This includes items like artwork, collectibles, jewelry, or antiques. Tax deductions for these gifts depend on whether the item's use is related to UBCF's tax-exempt purpose (which is often difficult for items like art). Consult your tax advisor and contact UBCF to discuss potential gifts of tangible property.

Gifts of Closely Held Stock (Private Company Stock): Donating shares of your private company can be a tax-smart way to support UBCF, potentially allowing you to reduce income taxes and avoid capital gains taxes. Because these gifts involve unique valuation and transfer considerations, it's important to work closely with your financial and legal team, along with UBCF, to ensure a seamless transaction.

Section 6: Advanced Giving Strategies

Charitable Lead Trust (CLT)

A CLT operates in the reverse of a Charitable Remainder Trust.

- 1) Create & Fund:** You transfer assets to an irrevocable trust.
 - 2) Payments to Charity:** The trust makes payments to UBCF for a specified term (years or a lifetime). These payments can support the Individual Grant Program during the trust term.
 - 3) Remainder to Heirs:** When the trust term ends, remaining assets pass to your designated non-charitable beneficiaries (e.g., children or grandchildren), often with significant gift or estate tax savings.
- Benefits:**
- Provides current support to UBCF's mission.
 - Allows assets to eventually pass to heirs, possibly with reduced transfer tax implications.
 - Useful for individuals with substantial assets who don't need the income currently and want to pass wealth to the next generation tax-efficiently.

Donor Advised Funds (DAFs)

A Donor Advised Fund (DAF) is like a charitable savings account.



- Contribute:** You make an irrevocable contribution of cash, securities, or other assets to a sponsoring organization. You receive an immediate tax deduction.
- **Invest & Grow:** The assets are invested and can grow tax-free within the DAF.
 - **Recommend Grants:** You recommend grants from the DAF to qualified public charities like UBCF over time. Supporting UBCF via Your DAF: You can easily recommend grants from your DAF to the United Breast Cancer Foundation to support the Individual Grant Program or other initiatives, either as a one-time gift or recurring grants.
 - **Consider naming UBCF as a future beneficiary** or successor advisor of your DAF to ensure your support continues. Ask your DAF sponsor how to make this important designation.
 - If you already have a Donor Advised Fund, consider donating today at ubcf.org/get-involved/#donor-advised-funds

Endowed Gifts:

Perpetual Support

- An endowment gift is structured so the principal amount is invested, and only a portion of the investment return is used annually for the designated purpose. This creates a permanent source of funding. You can potentially establish a named endowed fund with UBCF (subject to minimums and policies) to provide perpetual support for the Individual Grant Program in your name or the name of a loved one, creating an enduring Legacy of Hope. Contact UBCF to discuss endowment opportunities.

Joining United Breast Cancer Foundation's *Legacy of Hope* Community

When you include United Breast Cancer Foundation in your estate plans or make planned gifts, you become a valued member of our Legacy of Hope community. This special group comprises forward-thinking individuals who have made a commitment to securing the future of UBCF's mission and ensuring vital support, like our Individual Grant Program, remains available beyond your lifetime.

Benefits of Legacy of Hope Membership

Membership in the Legacy of Hope community is our way of expressing gratitude for your profound generosity and foresight. As a member, you'll experience the deep satisfaction of knowing your planned gift will make a lasting difference in the lives of breast cancer patients and their families, and join others who share your vision. Please indicate which of the following additional benefits you would like to receive:

Exclusive Benefit: Receive a complimentary (insert details about whichever legal assistance we can offer) for expert consultation on estate planning, financial, or legal topics. Work with experts to create or update your will and giving plan.

Receive invitations to special events and updates from UBCF.

I would like to upload a photo and a short bio to be featured and in select UBCF publications as a Legacy of Hope member.

Honoring a Loved One: You have the option to make your gift in honor of a loved one. Please provide their name: _____

Earmarking Your Gift (For gifts of \$5,000 or more): You have the option to earmark your donation for a specific state served by UBCF. If you do not specify a state, your gift will be used where it is needed most. Please indicate your preferred state:



My Legacy of Hope Pledge

Thank you for considering a lasting gift to United Breast Cancer Foundation through our *Legacy of Hope* program. While this pledge is not legally binding, sharing your intentions helps us plan for the future and understand the impact we can anticipate for years to come. Knowing we can count on your future support is deeply appreciated. Please take a moment to share your vision with us below.



I intend to include or have already included United Breast Cancer Foundation in my:
(Please check all that apply)

Will

Trust

Retirement Plan (IRA, 401k, etc.)

Life Insurance Policy

Other (please specify) _____

I am considering including UBCF in my plans and would like more information.

Please describe the nature of your gift. (For example - percentage of estate, specific amount, property description, etc.) _____

Estimated present day value of gift (optional): \$ _____
Used for our long-term planning purposes only, not legally binding



How Would You Like Your Gift to Make a Difference?

My gift is intended to support the UBCF Individual Grant Program.

My gift is intended for where the need is greatest at UBCF.

My gift is for another specific purpose (please specify): _____

Optional Letter of Hope

As a meaningful way to extend your legacy beyond a financial gift, we invite you to write a letter of encouragement to future program recipients. This letter will be shared with the individuals your contribution has directly helped, allowing your words of hope and support to live on.

Your letter is more than just words; it's a powerful source of emotional support during a very challenging time. It's an opportunity to share your wisdom, life lessons, and offer a personal connection that can mean the world to someone facing breast cancer treatment. These letters provide invaluable comfort and strength, reminding recipients they are not alone. [Click here to see examples of letters.](#)

Enter your message here or upload a handwritten letter



I understand this is a statement of intent and is not a legally binding obligation. I would like to join UBCF's society of generous supporters:

Name:

Email:

Address:

City:

State:

Zip

Phone:

Welcome you to the *Legacy of Hope* community.

Thank you for your commitment.

Letter of Hope Examples

Dear Friend,

If you are reading this, it means that a part of my life's journey has intersected with yours. Though we may never meet, I want you to know that you are not alone. I've chosen to leave a gift to United Breast Cancer Foundation so that you, and others like you, can receive a little bit of support during a time when it's needed most.

Life can be unpredictable, and sometimes, it throws us challenges we never expected. A breast cancer diagnosis is undoubtedly one of those moments. I understand that the road ahead may seem daunting, filled with uncertainties and hardships. But within you lies a strength you may not even realize you possess.

Please remember that even in the darkest of times, there is always hope. Hope for healing, hope for brighter days, and hope for a future filled with joy and love. Let that hope be your guiding light.

This gift, made possible by my planned giving, is a tangible expression of my belief in your resilience. It's a way of saying, "I see you, I believe in you, and I'm here for you, even in spirit."

As you navigate your journey, remember to cherish the small moments of beauty that surround you. Find solace in the warmth of the sun, a cup of coffee, the laughter of loved ones. These moments are the threads that weave together the tapestry of a life well-lived. Know that you are loved, you are strong, and you can overcome any obstacle that comes your way. Even this.

*With heartfelt compassion and unwavering belief in your strength,
Legacy of Hope Supporter*

Hi there,

I wanted to reach out with some encouragement during this tough time. I'm thinking of you. Please know that you're not alone.

What gives me hope for you is the incredible courage and resilience you have. Even when things seem impossible to get through, and trust me, there will be days like that, it is temporary. My hope is that this gift, made possible through my planned giving, will in some small way contribute to a future where you, and others facing this disease, can experience healing and hope.

I believe that you have the inner strength to get through this, and that brighter days are ahead. My mother always said to take things one day at a time, and don't hesitate to reach out for support from those around you. Lean on them. Let them help. And never be afraid to ask for what you need.

*With heartfelt wishes,
Legacy of Hope supporter*

Partnering with Professional Advisors

Thoughtful estate and gift planning often involves coordinating with several professionals who can help you make informed decisions based on your personal situation and goals.

Attorney: An estate planning attorney is essential for drafting legally sound documents like wills, trusts, powers of attorney, and healthcare directives. They ensure your plan complies with state laws and accurately reflects your wishes, including any charitable intentions.

Financial Advisor/Planner: Helps you evaluate your overall financial picture, including investments, retirement planning, and insurance needs. They can advise on the financial implications of various gifting strategies and how they fit into your long-term goals.

Accountant/CPA: Provides crucial advice on the tax implications of different estate planning and charitable giving techniques, helping you maximize tax benefits and comply with tax regulations.

Insurance Professional: Can assist with reviewing existing life insurance policies or exploring new policies for charitable giving purposes.

UBCF's Role: The United Breast Cancer Foundation's Legacy of Hope team is here to serve as a resource for you and your advisors. We can provide detailed information about UBCF's mission and programs, like the Individual Grant Program, specific information needed for gift planning (our legal name, Tax ID, sample bequest language), confidential discussions about your philanthropic goals and how UBCF can help achieve them. However, we cannot provide legal or tax advice. Remember, UBCF staff cannot act as your legal counsel or financial/tax advisor. The information in this guide is educational. We always recommend consulting your independent professional advisors before making any decisions about your estate plan or planned gifts.