

Testimonials

We are proud that our grandmother made a significant donation of a life insurance policy to the United Way of Sarnia-Lambton. Members of our family have used services funded by the United Way in the past, and with our grandmother's contribution, she is helping to ensure that those programs and services continue for future generations.

– Sophie & Annika

I have a small life insurance policy that was purchased when I was very young. It pays a modest death benefit that will result in a substantial contribution to the United Way of Sarnia-Lambton. I feel that leaving this benefit to the United Way will have a much greater impact on the community than it would to my estate, and I benefit from the tax contribution today.

– Richard Kelch

I have supported the United Way of Sarnia-Lambton throughout my working life, and now in my retirement. I make my annual donation with my company stocks and realize a significant tax advantage; I get a tax credit for the market value of the stock, and avoid paying capital gains tax.

My donation is invested in the United Way of Sarnia-Lambton Future Fund whereby my donation works each and every year funding current and future needs in our community.

– J (Paddy) Roach

Sources of Endowment Funds

All gifts to the Future Fund are welcomed and tax deductible. Types of contributions to the Future Fund include:

- Cash
- Will (Bequests)
- Stocks, Bonds, Mutual Funds
- Charitable Trusts
- Memorial Gifts
- Life Insurance
- Real Estate & Property
- Other assets and appreciated materials

Donating through a will is the most popular way people donate.

Why donate to United Way using your WILL?

By simply including the United Way of Sarnia-Lambton in your will, you will be making your biggest gift ever to the United Way and it won't cost you anything during your lifetime.

Your gift amount will be used to fund Sarnia-Lambton programs and services every year. You can feel proud knowing you have left a legacy that will have a measurable impact on the lives of people, both now and for generations to come.

The United Way of Sarnia-Lambton Future Fund will invest your gift and the revenues will be used directly for program funding now and in the future.

A gift through your Will benefits both your estate and United Way

This contribution will provide a significant tax savings for your estate, and you will have peace of mind that your gift will be used forever in Sarnia-Lambton, meeting the ever-changing community needs.

What do I do now?

To discuss your options and the kind of legacy gift you would like to make to the United Way of Sarnia-Lambton, please contact:

Dave Brown, Executive Director

Phone: (519) 336-5452 ext. 7 **Cell:** (519) 384-9270

Email: dave@unitedwayfuturefund.com

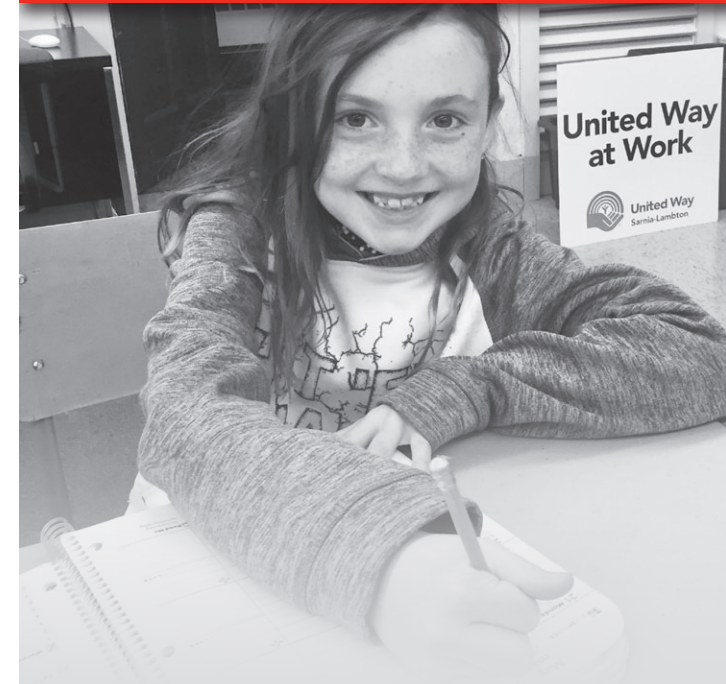


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www.theunitedway.on.ca
www.unitedwayfuturefund.com



Future Fund 2018 Annual Report



United Way
Sarnia-Lambton

I am proud of the United Way Future Fund, and in particular, its growth in recent years. Already, the fund has had a profound effect on agency funding, and reducing fundraising costs.

I welcome opportunities to speak about the United Way Future Fund. To book a speaking engagement, please contact me at 519 336-5452 ext. 7.

– Dave Brown
United Way Executive Director

What is the Future Fund, and how does it operate?

The Future Fund's goal is to provide a permanent source of sustainable income for the United Way to invest directly into programs and services in Sarnia-Lambton.

Unless otherwise specified by the donor, only fund earnings will be spent. In fact, every year 3.5% of the Future Fund will be used to fund programs and services each year. Any revenue earned, greater than 3.5%, will be reinvested in the Future Fund so the fund will continue to grow.

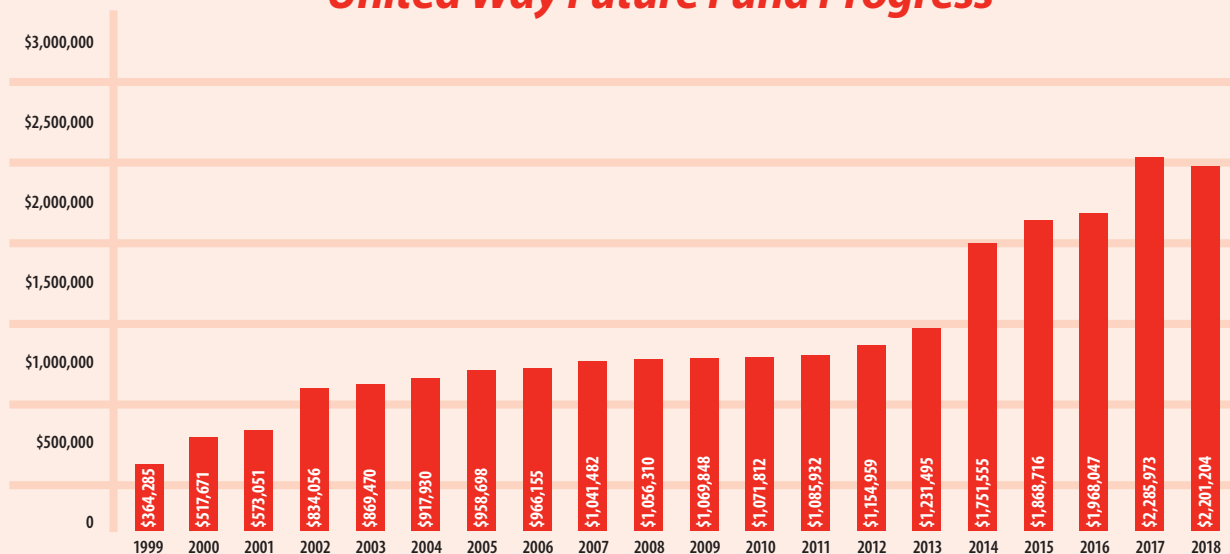
The principal from contributions is invested using outside experts with a long term time horizon.

What do you think about when you think of the United Way of Sarnia-Lambton?

- Responsive to community needs
- Local
- Efficient
- Impact organization
- Funds several agencies who provide a number of programs and services in Sarnia-Lambton

Over the years, the agencies funded have changed, but the values, vision and principles have not. The United Way Future Fund will ensure that the changing community needs will be met today and long into the future.

United Way Future Fund Progress



Policy Statement

INVESTMENT POLICY STATEMENT UNITED WAY OF SARNIA-LAMBTON

Liquidity

The portfolio will contain investments which are very liquid (three day settlement) and could be sold easily if capital is required.

Risk

Risk is defined as the volatility of returns. United Way of Sarnia-Lambton has indicated a moderate approach for our account is appropriate; within the parameters of the portfolio, we are willing to accept short-term volatility in order to benefit from long-term gain.

This account has a long-term time horizon with funds not required for well over 5 years.

Asset Mix

The following asset allocation ranges for a Conservative Balanced Strategy for an investment account have been determined and the normal will form the benchmark portfolio:

	Normal	Minimum/Maximum
Cash	3%	0 - 5%
Bonds	62%	40 - 80%
Total Fixed Income	65%	40 - 80%
Equities		
Canadian	15%	0 - 60%
US	10%	0 - 60%
Global Equities	10%	0 - 60%
Total Equities	35%	20 - 60%
	100%	

The performance objectives of the portfolio is as follows:

- Absolute: A 6% return (net of all fees/charges) is desired for the account. While we will attempt to achieve these returns every year, we would be measured over 3 and 5-year periods as this return is a long-term goal.
- Relative: To outperform the benchmark asset mix as applied to the relevant market indices net of all fees. This would be on an annual and long-term basis.

For more information on the Future Fund, including a complete investment policy statement, visit www.unitedwayfuturefund.com

United Way of Sarnia-Lambton Future Fund Financial Information

FOR THE YEAR ENDED DECEMBER 31, 2018

FUTURE FUND	2018	2017
REVENUE		
Memorial Donations	\$ 24,242	\$ 3,310
Interest Income	49,570	82,980
United Way of Ontario Rebate	7,150	42,685
Life Insurance Policy Donation	0	251,059
Total Revenue	<u>80,962</u>	<u>380,034</u>
EXPENDITURES		
Life Insurance In-Kind Donation	0	226,920
Insurance Premiums & Office Expenses	48,721	48,847
Excess of Revenue Over Expenditures	32,241	104,267
Fund Balance, Beginning	2,285,974	1,968,047
Excess of Revenue Over Expenditures	32,241	104,267
Inter-fund Transfers	(46,404)	142,283
Unrealized Loss on Investment	(70,607)	71,377
Fund Balance, Ending	<u>\$2,201,204</u>	<u>\$2,285,974</u>