



Planned Giving
Your Legacy, Our Future



Why Planned Giving Matters

- Sustain independent journalism
- Support local news & storytelling
- Expand music & cultural programs
- Maintain broadcast technology
- Provide educational resources



Photo credit: Max McCullough

Plan your legacy with WNMU-FM

There are many types of planned gifts and they represent a wonderful way to show your support for WNMU-FM, Public Radio 90 while accommodating your own estate planning and philanthropic goals. Examples of planned giving include naming WNMU-FM, Public Radio 90 in your will, designating WNMU-FM, Public Radio 90 as a beneficiary of a retirement asset, life insurance, gifts of stock, or gift annuity.

For more information about creating your legacy, contact
WNMU-FM, Public Radio 90, or the NMU Foundation.

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WNMU-FM is a 501(c)(3) organization soliciting tax-deductible contributions for the benefit of WNMU-FM

Federal Tax ID: 23-7034523

Your Legacy. Your Voice. Your Public Radio.

Ways to Give



Bequests

Include WNMU-FM, Public Radio 90 in your will, or trust.



Appreciated Stock

Donate appreciated securities for tax benefits.



Life Insurance

Leverage life insurance to make a major gift.



Retirement Assets

Name WNMU-FM, Public Radio 90 as a beneficiary of your 401(k), 403(b), or IRA



Endowment

Create a legacy lasting gift by contributing to the WNMU-FM, Public Radio 90 Endowment Fund.

WNMU-FM, Public Radio 90 Mission

Planned gifts ensure that future funds will be available to help WNMU-FM, Public Radio 90 continue its mission to provide educational, informational, and cultural content that informs, educates, and inspires our listeners and viewers, and meets the needs of our local community. We cover local and regional news, arts, and events, as well as state, national and international stories from our partners. The station presents a variety of subject matter and viewpoints, and is ever mindful of creating content for the underserved rural areas of Michigan's Upper Peninsula.



Steps to Create a Legacy Gift to WNMU-FM, Public Radio 90



1. Choose Your Giving Method

Common options include:

- Bequest in your will or trust – Name WNMU- FM, Public Radio 90 as a beneficiary for a specific amount, percentage of your estate, or all of your residue.
- Beneficiary designation – Include WNMU-FM, Public Radio 90 as a beneficiary of retirement accounts, life insurance, or other financial assets.
- Donor-advised fund – Add WNMU-FM, Public Radio 90 to your DAF succession plan.
- Other instruments – Charitable gift annuities, charitable remainder trusts, or blended giving.

2. Consult an Estate Planning Professional

Work with an attorney or financial advisor to:

- Draft or update your will/trust with the correct legal language.
- Ensure your beneficiary designations are current.
- Understand tax implications and potential benefits.

3. Contact WNMU-FM, Public Radio 90

- Specify the amount, percentage, or condition of the gift.
- Indicate whether you want the gift unrestricted or with restrictions.
- Inform WNMU-FM, Public Radio 90 to make sure your gift is recorded.
- Discuss recognition options (public or private)
- Make sure you have station legal name and Federal Tax ID # correct on your paperwork:

WNMU-FM, Public Radio 90

Fed. Tax ID: 23-7034523

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Steps to Create a Legacy Gift to WNMU-FM, Public Radio 90



4. Sample Bequest Language

- “I give (percentage) of my estate, or the sum of \$(amount), or all my rest, residue, and remainder of my estate, to WNMU-FM, Public Radio 90, a nonprofit, to be used for its general purposes.”
- “I give, devise, and bequeath to WNMU-FM, Public Radio 90, (dollar amount) or (percentage) of my estate for its general purposes.

5. Maintain and Update Your Plans

- Review and update your estate documents periodically.
- Revisit beneficiary designations after major life events (marriage, divorce, birth, death).

6. Reach out with Questions

- WNMU-FM, Public Radio 90, works closely with the Northern Michigan University Foundation on all legacy gifts. Please do not hesitate to contact either WNMU-FM, Public Radio 90, or the NMU Foundation with any questions that you, or your financial planner may have.

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