

WAKE NOW OUR VISION

COLLABORATIVE CAMPAIGN

Legacy Challenge

Shape the future of Unitarian Universalism by supporting
the UU organizations and congregations you care
about today through legacy giving.

HOW DOES IT WORK?

1

PLAN A LEGACY GIFT

Make a planned gift (e.g. will, living trust, charitable annuity, or retirement plan beneficiary).

2

MAKE A DIFFERENCE NOW

The UU organizations you choose will receive a matching grant equal to 10% of your future gift right now!

3

SHAPE THE FUTURE

Your legacy gift will ensure your UU values are alive for generations to come.

Be a part of the Wake Now Our Vision Legacy Challenge

Contact Laura Randall, Legacy Campaign Director, at (617) 948-6511 or lrandall@uua.org

www.wakenowourvision.org



COLLABORATIVE CAMPAIGN PARTNERS

Unitarian Universalist Association • Unitarian Universalist Service Committee • Meadville Lombard Theological School
Starr King School for the Ministry • Unitarian Universalist Ministers Association • Church of the Larger Fellowship

GIFTS MATCHED BY A GENEROUS GRANT FROM THE UU CONGREGATION AT SHELTER ROCK

WAKE NOW OUR VISION

COLLABORATIVE CAMPAIGN

Legacy Challenge

**We are Unitarian Universalists.
Together, we can change the world.**

Please complete, sign, and return this form to:

Laura Randall, Legacy Campaign Director | 24 Farnsworth St. | Boston, MA 02210-1409

☐ **Yes**, I have included institutions participating in the Wake Now Our Vision (WNOV) Collaborative Campaign in my will, trust, or other deferred gift, and I want the UU entities I have named to qualify for a matching donation offered by the UU Congregation at Shelter Rock.

My/our legacy gift will be made via:

- | | |
|---|---|
| <input type="radio"/> Will | <input type="radio"/> Retirement assets—IRA, 401(k), 403(b) |
| <input type="radio"/> Living trust | <input type="radio"/> Charitable remainder trust |
| <input type="radio"/> Charitable gift annuity | <input type="radio"/> Other _____ |

- ☐ This gift is in the specific amount of \$_____.
- ☐ My gift is stated as a percentage that will have an approximate value of \$_____.
- ☐ My gift is specific property that will have an approximate value of \$_____.
- ☐ I do not know the value of my gift.

☐ This planned gift to the WNOV Collaborative Campaign is not dependent on any contingency.

☐ I am interested in learning more about making a gift in my will to the WNOV Collaborative Campaign and/or to my congregation. Please send me the complimentary brochure, *Your Will Planning Guide*.



please turn over



My legacy gift will be divided as follows:

% to the WNOV Collaborative Campaign

Gifts made to the WNOV Collaborative Campaign will be divided among the Unitarian Universalist Association, the Unitarian Universalist Service Committee, Meadville Lombard Theological School, Starr King School for the Ministry, the Unitarian Universalist Ministers Association, and the Church of the Larger Fellowship.

_____ % to UU Congregation: _____ located in _____

_____ % to Unitarian Universalist Association (UUA)

_____ % to Unitarian Universalist Service Committee (UUSC)

_____ % to Meadville Lombard Theological School (ML)

_____ % to Starr King School for the Ministry (SKSM)

_____ % to Unitarian Universalist Ministers Association (UUMA)

_____ % to Church of the Larger Fellowship (CLF)

+ _____ % to UU Organization: _____ located in _____

= **100%** of my legacy gift intention

10%

Your Gift Will Be Matched

A matching donation of 10% (up to \$10,000) will be made now to the UU organizations you designate.

Sample language to include a gift in your will

I give to the Wake Now Our Vision Unitarian Universalist Collaborative Campaign, administered by the Unitarian Universalist Association, a charitable corporation organized under the laws of the Commonwealth of Massachusetts, currently located at 24 Farnsworth St., Boston, MA 02210-1409, Federal Tax ID# 04-210-3733, [the sum of \$_____ or _____ percent of the rest, residue, and remainder of my estate] to be divided by the UUA consistent with the pledge form or statement of intent I may deliver to the UUA prior to my death.

Name _____ Spouse Name _____

Signature _____ 2nd Signature (if applicable) _____

Address _____ City, State, ZIP _____

Email _____ Phone _____

We respect your privacy. Information collected here will not be shared outside of our organization.

Have a Question? I Can Help.

Laura Randall, Legacy Campaign Director

lrandall@uua.org | (617) 948-6511 | 24 Farnsworth St. | Boston, MA 02210-1409

For Office Planning Only

Date Received _____

Date Scanned _____

Date Entered _____





Use Your Will to Give to Unitarian Universalism

If Unitarian Universalism is like family to you, consider including it in your will.

Whether you are writing your first will or updating an existing one, we hope you'll include a gift for your congregation, our Unitarian Universalist Association, or other UU organizations in your plans. In a world where hate and oppression make claim to religious truth, Unitarian Universalism offers love, democracy, and compassionate justice. A bequest will bring you joy and will strengthen and extend our faith.

You don't have to be a millionaire to make a difference in the world.

Bequests are for everyone and anyone. They are both sensible and simple gifts. A charitable bequest allows you to be a Unitarian Universalist philanthropist *and* keep your financial options open. You can use your will to give a specific dollar amount, a percentage of your estate, or a specific item, such as real estate. Whatever you wish to give, we want to make it easy. Sample bequest language is included in this brochure for you to share with your attorney. If none suits what you have in mind, please contact the UUA Office of Legacy Gifts. We are happy to help!

Bequests and other estate gifts come in all shapes and sizes and are as different as the people who create them.

Some bequests are unrestricted, given for general purposes; our UUA or your congregation can put these gifts to use where they are most needed. Some bequests are restricted, given for very specific purposes, such as the permanent endowment, building maintenance or a long-term project.

The UUA welcomes bequests directed to such areas as congregational growth, social justice, public witness, scholarship assistance for ministers and religious educators, continuing education funds, relief funds for ministers and families in need, lay leadership training, Beacon Press, Skinner House Books, UU World magazine, and youth, campus, and young adult programs. We are happy to discuss options with you.

Anyone can make a meaningful gift to Unitarian Universalism in their will.

Regardless of the amount, your bequest is a statement of faith. Faith that our Unitarian Universalist movement and its voice for compassionate justice and religious freedom are important now—and will be important long after we are gone. When you demonstrate that you care enough about Unitarian Universalism to support its future, others will follow your generous example.

Testamentary Charitable Remainder Trust

A trust document is created during your lifetime, with a "pour-over" will to designate which assets are to be placed in a trust with the income paid to specific individuals

for their lifetimes. Upon the death of the last income recipient, or after a term of a specified number of years, the trust terminates and assets are transferred to the UUA, a congregation or UU entity, completing your gift.

Suggested Bequest Language

Please share the following suggested bequest language with your attorney to assist in drafting a will or codicil or to designate your congregation, our UUA, and other UU entities as a beneficiary of your estate. The UUA tax-exempt federal identification number is 04-210-3733.

Unrestricted Gift

I give to the [Unitarian Universalist Association, located in Boston, Massachusetts], [___% of my estate or the sum of \$_____] for its general purposes.

Restricted Gift

I give to the [Unitarian Universalist Association, located in Boston, Massachusetts], [___% of my estate or the sum of \$_____] to be used for [stated purpose]. If at any time in the judgment of the organization's board of trustees it is deemed impossible or impracticable to carry out the above purpose, said trustees shall determine a purpose as near as possible to that description above.

Beneficiary Designation

Consider naming your congregation, the UUA, or other UU entities' as the beneficiary of your existing account in a donor advised fund, a retirement plan, IRA account, or a life insurance policy.

For further information, please contact:

Unitarian Universalist Association
Office of Legacy Gifts
24 Farnsworth St.
Boston, MA 02210-1409

(888) 792-5885
giftplans@uua.org
www.uua.org/giftplanning

As with any substantial gift, we recommend that you consult your tax professionals.

The UUA Charitable Gift Annuity

A Legacy of Hope

Giving is one of life's great satisfactions, especially when you know that your gifts help to improve the lives of others. Gifts of time, talent, and financial resources all help Unitarian Universalist congregations to thrive. Our Unitarian Universalist Association (UUA) is charged to serve congregations and to advance the values, vision, and voice of our religious community. Cash donations to the UUA help us do this important work, as do deferred gifts such as charitable bequests, designations of retirement plan benefits, and other estate gifts.

Life income gift plans, including charitable gift annuities, also are important to our common future. They offer many benefits that can help you meet your current and long-term financial goals and help you give significant financial resources to support Unitarian Universalism after you are gone. For example, when you give to a charitable gift annuity plan, you can:

- Secure a guaranteed fixed income
- Increase your income
- Provide for loved ones
- Enjoy a charitable income tax deduction
- Enjoy some tax-free income
- Save capital gains taxes on gifts of highly appreciated stock
- Be a philanthropist for the future of Unitarian Universalism



What is a Charitable Gift Annuity?

A *charitable gift annuity (CGA)* is a contractual agreement between the UUA and one or two donors. A CGA will:

- Pay a fixed dollar amount to one or two people for as long as they live or for a set number of years
- At the end of the contract, deliver what remains of the original gift to the charitable beneficiaries chosen by the donor(s) – usually our UUA, and a UU congregation or entity.

What is a Deferred Gift Annuity?

You can choose to set up a *deferred gift annuity (DGA)* which gives you options about when you will begin receiving annuity payments, usually 3-5 years from now. Deferred annuity rates are generally slightly higher than the rates for immediate annuities and you can still take the charitable tax deduction in the year of your contribution.

Who may receive annuity payments?

One or two people may be annuitants. Usually, donors are the annuitants, but some donors give the right to receive income to someone else, a loved one who needs a secure income, for instance. This may be a useful estate planning tool for non-traditional couples and families. Annuitants must be at least age 65, or an average age of 65 for two donors.

Is there a minimum contribution?

Yes, \$10,000 is the minimum gift.

Can my congregation benefit from my gift?

Yes, the UUA's *Umbrella Giving Program* enables you to designate your gift annuity beneficiaries as your congregation, other Unitarian Universalist entities, the UUA, or a combination of these up to 100%, all managed at no cost to you or the beneficiary. To help the Association to continue to provide this free service, we hope you will give at least 25% to the UUA, but you are free to give all or part of your gift to any UU entity.

Tell me more about the payments.

Calculated as a percentage of the donation, the annual payment amount is fixed when the gift is completed and it never changes. The rate of payment varies with each annuity gift contract depending on ages of the people receiving payments, the number of annuitants, the timing of the gift, and the date payments begin.

One Annuitant		Two Annuitants	
Age	Fixed Rate	Ages	Fixed Rate
65	4.7%	63, 67	4.2%
70	5.1%	70, 72	4.7%
85	7.8%	81, 85	6.2%
90	9.0%	90, 93	8.7%

Current Rates 2017

How is the rate of payment determined?

The UUA uses the annuity rate tables prepared by the American Council on Gift Annuities (ACGA). This non-profit group considers relevant financial, investment, and actuarial trends in setting payment rates for gift annuities. The Council strives to set rates that will preserve at least 50% of the gift over time and produce a good income to the annuitants. Examples of current rates can be seen on the table above.

When are annuity checks sent?

Quarterly: at the end of March, June, September and December. Payments are mailed to your home address or wired directly to your bank account.

Can I donate appreciated stock?

Yes. A personal check payable to the UUA, a bank check, wire transfers and publicly traded stock and mutual fund shares are great assets to donate for a gift annuity.

Do I get a charitable deduction?

Yes. If you itemize, you may claim a charitable income tax deduction for a percentage of your gift, usually between 30% and 50%. Ask the UUA Legacy Gifts staff to estimate the tax benefits you might enjoy.

How are annuity payments taxed?

When you fund a CGA with a cash gift, part of your annuity is *tax-free* income—until you reach your life expectancy—and part is reportable as ordinary income. If you fund your CGA with a stock gift, then your annuity income will be part tax-free, part ordinary income, and part capital gains income. When you outlive the actuarial predictions your annuity payments will be reportable as ordinary income.

Who manages investments?

The UUA and State Street Bank and Trust of Boston, MA are co-trustees of the UUA Annuity Reserve Fund. All gifts are added to this trust account and invested and managed separately from UUA institutional funds. The UUA Treasurer and Financial Advisor monitor investment performance and work with the bank to ensure that socially responsible investing is practiced.

May I see more financial information?

Yes. Prior to completing a gift, every prospective donor receives a disclosure statement. As of April 30, 2016 the Gift Annuity Reserve Fund held over 325 charitable gift annuities, with a fair market value over \$6.3 million.

To request an estimate of benefits you might enjoy, please contact:

**Unitarian Universalist Association
Office of Legacy Gifts
24 Farnsworth St.
Boston, MA 02210-1409**

(888) 792-5885
giftplans@uua.org
www.uua.org/giftplanning

As with any substantial gift, we recommend that you consult your tax professionals.

The UUA's Umbrella Giving Program

The simple way to give to Unitarian Universalism

As an association of congregations, our UUA can and should put its combined strengths to work for the benefit all Unitarian Universalist organizations. That is why, as part of our mission to serve our member congregations and the wider movement, the UUA has developed a simple and creative solution that we call "Umbrella Giving."

What is Umbrella Giving?

Umbrella Giving allows entities under the UU umbrella to receive gifts through a single donation to the Association.

How does this work?

The process is simple. You make a single gift to the Unitarian Universalist Association and let us know how you would like your gift to be distributed. The UUA then in turn distributes the gift and notifies the benefiting entity according to your instructions.

Why would I want to use the UUA's Umbrella Giving Program?

The Umbrella Giving Program:

1. Creates a way for you to give anonymously.
2. Gives you access to life income gift options such as charitable gift annuities and charitable trusts.
3. Allows your congregation to focus its resources on programming instead of gift administration.
4. Provides you access to and support from knowledgeable and professional staff.
5. Creates accountability for gifts with restrictions.
6. Simplifies your estate plans.
7. Leaves a lasting legacy ...

What types of gifts are eligible?

Any gift given to the UUA can be an umbrella gift. This includes outright cash and gifts of stocks and mutual funds as well as planned gifts such as bequests and gift annuities.

What does this cost?

Nothing. Umbrella Giving is a **completely free** service supported by your contributions. We encourage individuals who make an umbrella gift to designate at least 25 percent of their gift to the UUA, to help us continue our work on behalf of all our congregations, but the final distribution of the gift is entirely up to you.



Can I give an umbrella gift to non-UU entities?

No. The Umbrella Giving Program was established to serve the larger UU community. Umbrella gift beneficiaries must be UU Congregations, districts, theological schools, camps and conference centers and other UU entities.



How do I designate an umbrella gift in my will?

First, you need to consult with your professional advisor to add the following suggested language to your will:

I give to the Unitarian Universalist Association (UUA) (tax I.D. number 04-2103733), a non-profit 501(c)(3) corporation, located in Boston, Massachusetts, [___% of my estate or the sum of \$_____ or specific asset] to be divided by the UUA consistent with any memorandum or statement of intent I may deliver to the UUA prior to my death.

Second, you send a signed letter to the UUA that describes how you want your gift to be divided. This is your *letter of intent*. We will contact you when we receive it. If at any point you want to update the beneficiaries, instead of having to update your will again, you simply send the UUA an updated *letter of intent*.

Will the beneficiaries be notified?

This decision is yours to make. You can choose to have us keep this gift confidential, notify the beneficiary of your umbrella gift, or notify the beneficiary that an anonymous umbrella gift has been made.

How quickly are funds distributed?

Once the UUA receives funds from a stock gift, estate, trust, or other vehicle we will normally process and distribute the funds according to your intentions within two business weeks.

The Association's resources and trained professional staff are here to assist you in making one gift that will ultimately help multiple Unitarian Universalist entities. Put our UUA to work to benefit the UU organizations you love!

**Unitarian Universalist Association
Office of Legacy Gifts
24 Farnsworth St.
Boston, MA 02210-1409**

Through the UUA's Umbrella Giving Program, individuals have supported organizations including:

All Member Congregations
All 19 UU Districts
Unitarian Universalist Association
Church of the Larger Fellowship
Meadville Lombard Theological School
Starr King School for the Ministry
UU Retired Ministers & Partners Association
Camp de Benneville Pines
Ferry Beach Park Association
Rowe Camp and Conference Center
Star Island Corporation
The Mountain Retreat and Learning Center
Unirondack Camp and Conference Center
UU Service Committee
UU United Nations Office
UU Women's Federation

(888) 792-5885 giftplans@uua.org www.uua.org/giftplanning