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Understanding Planned Giving

Planned Giving Overview

The goal of planned giving is to help you plan your estate and charitable giving in a way that benefits you, your family and Unitarian Universalism. There are several ways you can make these planned gifts to charity and enjoy tax and income benefits.

If you have questions, please contact us. We look forward to helping you.

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
Bequest	<ul style="list-style-type: none"> Maintain control of your assets during life Make a gift to charity at your death 	You designate our UUA as the beneficiary of your asset by will, trust or other instrument.	<ul style="list-style-type: none"> Estate tax charitable deduction Life use and ownership of your property
Charitable Gift Annuity (CGA)	<ul style="list-style-type: none"> Receive fixed income for life Reduce capital gains tax on the sale of your appreciated property Enjoy the benefit of tax savings from a charitable deduction 	You transfer your cash or appreciated property to the UUA charitable gift annuity fund in exchange for fixed income payments (with rates based on your age) for the rest of your life.	<ul style="list-style-type: none"> Charitable tax deduction Fixed income for life Partial bypass of capital gain Possible tax-free payments A gift for Unitarian Universalism
Charitable Remainder Trust (CRT)	<ul style="list-style-type: none"> Transfer your appreciated property without paying capital gains tax Enjoy regular income for life or a term of years Receive the benefit of tax savings from a charitable deduction 	You transfer your cash or appreciated assets to fund a charitable trust. The trust sells your property tax-free and provides you with income for life or a term of years. The remainder is a gift to the UU entity or entities you specify.	<ul style="list-style-type: none"> Charitable tax deduction Income for life or a term of years Possible income growth over time Avoidance of capital gains tax A gift for Unitarian Universalism
Beneficiary Designations	<ul style="list-style-type: none"> Benefit from assets during your lifetime Avoid substantial gift or estate tax 	Naming our UUA or a UU entity as the beneficiary of a retirement plan, life insurance policy or financial account is a simple way to make a gift.	<ul style="list-style-type: none"> Gift or estate tax deduction The beneficiary designations can be changed at any time Easy to put in place A gift for Unitarian Universalism
Retained Real Estate	<ul style="list-style-type: none"> Remain in your home for life Receive a charitable income tax deduction 	You give your property to our organization but retain the right to use the property during your life.	<ul style="list-style-type: none"> Charitable tax deduction Lifetime use of property
UUA Umbrella Giving	<ul style="list-style-type: none"> Make a gift to your congregation or other UU entity simply and without worry about gift administration 	You make a single gift to the UUA and let us know how you would like your gift to be distributed. The UUA then distributes the gift and notifies the benefitting UU entity.	<ul style="list-style-type: none"> No cost to you or your congregation Creates a way to give anonymously Gives you access to life income gifts such as annuities and trusts