

A Message from the Planned & Legacy Giving Team

We invite you to join the many members and friends who have included the Unitarian Church of Baton Rouge in their charitable gift and estate planning. You will enjoy the satisfaction of knowing you will support the liberal ministry of our beloved congregation well into the future. You may also qualify for tax benefits.

Please review the options in this brochure and contact our Planned & Legacy Giving team for more information about how you can meet your goals for giving to the Unitarian Church of Baton Rouge. Please also consult your own qualified financial advisor and/or attorney. If you have already made a legacy gift intention, please inform us so that we can thank you!

Our Planned & Legacy Giving Team members are available to begin a conversation about your legacy at your convenience. This conversation does not obligate you to make a gift and will remain confidential. The Team can also help you draft your will.

Members of the Planned & Legacy Giving Team of the Generosity Team

Donna Yelverton
Nancy Rabalais
Tam Le

How Will My Gift Be Spent?

All legacy gifts are deeply appreciated. The Unitarian Church of Baton Rouge accepts designations of both unrestricted and restricted gifts.

Unrestricted gifts to the Unitarian Church of Baton Rouge give the congregation the greatest flexibility to meet needs that may arise. Gifts are unrestricted unless you specifically designate a restricted purpose. Unrestricted gifts may go into our operating funds or our savings; they may be made available for meaningful special projects, for emergency use, or for large capital expenses. The Unitarian Church of Baton Rouge prefers unrestricted gifts because they allow our future leaders to address needs that we may not be able to foresee.

Restricted gifts are gifts for which you explicitly state the manner in which you want the money to be used. If you are considering restricting a gift, please consider specifying one of our four target funds: (1) Worship & Arts; (2) Faith Formation & Programming; (3) Building & Technology; or (4) Justice & Outreach. If your gift is to be more narrowly restricted (for example to the purchase of a particular item), the church must apply the Board of Trustees' policy on accepting restricted gifts to decide whether we can accept the gift with the conditions attached. Please discuss your idea with the Planned & Legacy Giving Team, so that we can work together to ensure that your wishes and the congregation's potential needs are aligned.



The Unitarian Church of Baton Rouge
Love | Connect | Transform

Your Legacy at The Unitarian Church of Baton Rouge



Ensuring a Bright Future Through Planned & Legacy Giving

Planned & Legacy Giving Team

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Legacy Giving at the Unitarian Church of Baton Rouge

Including the Unitarian Church of Baton Rouge in your estate plans through your will, trust, charitable gift annuity, life insurance policy or other means is a great way to become a vitally important partner in the future of our mission. A simple provision in your will or estate plan could provide important benefits to your estate and ensure that our church will be able to continue showing up for social justice.

Your legacy gift in support of our church ensures that our congregation will be vibrant for generations to come.

Please consider these options and let us know if you are considering a legacy gift or if you have already included the Unitarian Church of Baton Rouge in your estate plans.

Suggested Bequest Language

Please share this suggested bequest language with your attorney to assist in drafting a will or codicil. Our federal identification number is 720687743.

Unrestricted Gift: I give to the Unitarian Church of Baton Rouge, located in Baton Rouge, LA, ___% of my estate [or the sum of \$_____] for its general purposes.

Restricted Gift: I give to the Unitarian Church of Baton Rouge, located in Baton Rouge, LA, ___% of my estate [or the sum of \$_____] to be used for [stated fund]. (See fund names on the reverse side under: “How will my gift be spent?”)

How You Can Support the Church Through Legacy Giving

BEQUESTS: Your will allows you to take care of your family after you are gone; it can also allow you to take care of the Unitarian Church of Baton Rouge for future generations. Through a bequest, you may leave a specific dollar amount, a percentage of your estate, or specific assets such as marketable securities. This is one of the simplest legacy gifts for estates of any size.

SECURITIES (such as stocks or bonds) Gifts of securities can allow you to give more by allowing you to avoid paying capital gains taxes on appreciated securities. Since the Church is tax exempt, we will be able to sell them and realize their full value.

RETIREMENT ASSETS Often, a retirement plan is a pre-tax asset and, when transferred to a beneficiary, is subject to estate tax as well as income tax. Depending on tax brackets, it is sometimes true that as much as half of the retirement assets left in your account will go to taxes instead of to heirs. Therefore, naming the Church as the beneficiary of your qualified retirement can make your dollars go much further for the things you care about. As a tax-exempt entity, the Church would receive the entire value of the plan. Most often you simply need to name the Church as a beneficiary on a form supplied by your plan administrator.

THOSE OVER 70 ½ may make tax-free charitable distributions directly from their IRA. **After 73 years of age**, you are required to take a certain amount of money out of your retirement fund yearly (a required minimum distribution or RMD), and you are taxed on that money. However, using a Qualified Charitable Distribution, you may transfer IRA funds directly to the Church. This transfer counts toward your RMD, and is not taxed. Current law allows up to \$100,000 annually per donor in QCD's.

LIFE INSURANCE As with retirement assets, naming the Church as the beneficiary of your life

insurance policy is a wonderful way to give for the future life of the congregation.

Additional Options for Legacy Gifts:

Other planned gifts might suit your estate planning goals. These require more planning and are therefore generally for larger gifts.

GIFT ANNUITIES The Unitarian Universalist Association (UUA) manages Charitable Gift Annuities on behalf of itself and other UU entities, including member congregations. A charitable gift annuity (CGA) is a contractual agreement between the UUA and you. In exchange for a donation of \$10,000 or more, the UUA promises to pay a fixed dollar amount to you (and your partner, if so designated) for as long as you live or for a set number of years. At the end of the contract, the UUA delivers what remains of the original gift to the UU entities you have designated. Please designate a portion to the UUA to support its work supporting all UU congregations, including providing this service.

CHARITABLE REMAINDER TRUST This gift is flexible and can be tailored to your situation. Some are designed to handle assets that are not immediately marketable, such as real estate. Some can accept only one gift transfer; others an unlimited number. Some pay a fixed income; others a variable amount. You, or the living beneficiaries you have named, receive income during the term of the trust and the Church receives the remainder.