



## Gift Information and Assistance from the Unitarian Universalist Association

This document briefly describes the opportunities for assistance that are available from the UUA planned giving specialists. These specialists can provide you with information about various gift plans and arrangements that go beyond that provided by the members of the Starr King Unitarian Universalist Fellowship's planned giving team.

### ***Life Income Gift Arrangements***

Life Income Gift arrangements include irrevocable Charitable Gift Annuities, Pooled Income Funds, and Charitable Remainder Trusts.

Under one of these arrangements a donor makes a gift, enjoys an immediate income tax deduction for a portion of the gift, reduces some or all capital gains and receives a quarterly check for the rest of their life. After the donor dies the gift is distributed to the donor's congregation, the UUA, a UU entity, or a combination of these.

Under the gift arrangement offered by the UUA Charitable Gift Annuity program payments are made to one or two people for the rest of their lives. Upon their deaths a significant gift comes to the donor's congregation and/or the Association as a whole. Assets are invested in a socially responsible manner, and held in trust at State Street Global Advisors Trust Company in Boston, MA.

### ***Example of a UUA Charitable Gift Annuity***

- Jane is 70 years old. She gives \$10,000 to the UUA Charitable Gift Annuity Fund.
- Jane and the UUA enter into a contract.
- Jane receives an upfront tax deduction.
- Because Jane is 70, her annuity rate will be 5.1%.
- Every year, Jane will receive \$510, paid in quarterly installments.
- When Jane dies, the amount of money left in the annuity will go to the UU entities that Jane specified as beneficiaries.
- Unless Jane outlives the life expectancy charts, the amount that the charitable beneficiaries receive is estimated to be \$5,000.
- Payments are guaranteed by the UUA, and administered by State Street Global Advisers. Rates depend on age and whether there are one or two annuitants. Rates can range from around 4.2% to 8% or more for much older donors.

The UUA Charitable Gift Annuity can be an attractive choice for highly appreciated securities.

Tax savings are seldom among the primary or sole motivating forces for charitable contributions. In particular instances, however, the tax benefits of philanthropy allow some individuals to give more than they initially thought possible.

### ***UUA Umbrella Giving Program***

If you, as a member or friend of Starr King Unitarian Universalist Fellowship, would like to make a planned gift to the UUA or to any of its affiliates such as to the UU Service Committee, any UU Camp or Conference, the UU New England Region, Meadville Lombard Theological School, just to name a few of the possibilities, then you may want to consider using the UUA Umbrella Giving Program.

Under this program you make a single gift to the UUA and let them know how you would like your gift to be distributed. The UUA in turn distributes the gift and notifies the benefiting UU entity according to your instructions. It allows for anonymous giving. You might also wish to include a gift to the Fellowship under this Umbrella Giving Program.

The Umbrella Giving Program also provides you with access to UUA life income gift options should that be of interest to you.

There is no fee for the support you receive from knowledgeable and professional staff at the UUA under the Umbrella Giving Program, but the UUA encourages the donor to designate a portion of their gift to help continue their work.

### ***UUA Contact Information***

UUA Office of Legacy Gifts  
(888) 792-5885  
[legacy@uua.org](mailto:legacy@uua.org)

### ***Additional Information***

Before making a gift you may need to consult your attorney and/or tax advisor to help you determine what is best for your situation.