

GIFTS OF CASH

Because of the charitable tax deduction, the net cost to the donor who makes a cash contribution will be lower than the face value of the gift.

CHANGE OF BENEFICIARY

Banks, savings and loans, retirement accounts, mutual funds, and life insurers will provide “change of beneficiary” forms that allow you to add the UUSS Endowment Trust as a recipient of some or all of those assets.

CHARITABLE BEQUEST

Providing a gift through a will is one of the most common ways of making charitable donations. Bequests can take various forms, including specific, residuary, contingent, or restricted gifts.

GIFTS OF APPRECIATED PROPERTY

With careful planning, charitable gifts of certain types of assets, such as appreciated securities and real estate, may provide greater tax benefits to the donor than a gift of equivalent value in cash.

BARGAIN SALES

A donor who wants to recover a portion of the value of property to be donated may consider a bargain sale transaction with the Endowment Trust. In effect, a bargain sale is a sale of property for less than its fair market value (usually the donor’s cost basis).

PLANNED GIFTS OF LIFE INSURANCE

A donor can tailor a gift of life insurance to meet individual objectives by naming the UUSS Endowment Trust as either the primary beneficiary or the owner of a life insurance policy.

MEMORIALS OR “NAMED” GIFTS

A donor who wants to make a contribution to the Endowment Trust in the name of another may do so by simply designating that it is “in honor of” or “in memory of” that person. The Endowment Trust will acknowledge such gifts.

GIFT OF A REMAINDER INTEREST IN A RESIDENCE OR OTHER REAL ESTATE

This type of gift provides the donor with an income tax charitable deduction for the present value of the remainder interest and permits the donor to avoid potential capital gain tax on the built-in appreciation. The donor can continue to occupy or operate the real estate without disruption.

POOLED INCOME FUND

The pooled income fund allows irrevocable gifts from separate donors to be commingled for investment. In return, each income beneficiary receives a proportionate share of the net income earned by the fund. The UUA sponsors a pooled income fund.

ANNUITY TRUST

An annuity trust provides for payment to an income beneficiary, in a fixed annual amount or percentage of the initial fair market value of the gift in trust.

CHARITABLE REMAINDER TRUSTS

The charitable remainder trust has a charitable beneficiary. A grantor transfers property irrevocably to a trust and specifies how trust income and principal are to be distributed. The trust may be created to become effective during life or at death. Until the trust confers the remainder interest to the Endowment Trust, the donor may receive the income.

CHARITABLE LEAD TRUST

The charitable lead trust is the reverse of the charitable remainder trust. It provides for the gift of an income interest from property. After the trust confers the remainder interest, the property either reverts to the donor or passes to another designated beneficiary.

LIFE INCOME FOR A BENEFICIARY

A charitable bequest can also provide a life income for a selected beneficiary by directing that the bequest be used to establish a charitable remainder trust or gift annuity, or be invested in a pooled income fund. In a will, the principal would pass to the Endowment Trust only after both the donor and the life income beneficiary have died.

GIVING TO THE ENDOWMENT TRUST

Our goal is to assure a financially secure Unitarian Universalist Society of Sacramento. To accomplish this, we want to fund the long-term needs of our congregation generously. In 1984, UUSS established an Endowment Trust. The trust receives gifts that our members have contributed, and pays out a percentage of the fund for our special and non-recurring needs. We want to let you know of the many alternative ways in which you can contribute to the UUSS Endowment Trust.

When making a planned gift, most people want to maximize personal benefits and minimize after-tax costs. We have listed in this brochure some examples of ways to contribute to the Endowment Trust. You may want to consider one of these planned gifts in consultation with the Endowment Trust and your own financial advisors. If you wish to make a gift to the Endowment Trust rather than to the UUSS unrestricted general fund, your gift should specifically designate the Endowment Trust.

The Endowment Trustees will be happy to discuss the advantages of such creative planned giving to our congregation. Please call the church office at (916) 483-9283 to arrange an appointment.

THE ENDOWMENT TRUST
Unitarian Universalist Society of Sacramento
2425 Sierra Boulevard
Sacramento, CA 95825-4896

Planting Seeds For Tomorrow...

GIVING TO THE ENDOWMENT TRUST



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Tomorrow...*

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