

*Make a
Lasting Difference*

PLANNED GIVING
FOR YOUR MINISTRY



WHAT IS PLANNED GIVING?

Planned giving involves donations that are planned today which the ministry will receive at a later time. These gifts are more complex than cash donations and often require more planning and expertise. There are a variety of types of planned gifts: outright cash gifts, bequests, life income gifts, gifts of income only, gifts of a retained life estate, and insurance. Numerous kinds of assets can be used: cash, bonds, stock, real estate, livestock, timber, royalty, mineral rights, life insurance policies, and tangible personal property.

The largest gifts tend to be bequest and life income plans. Planned gifts are usually made of a giver's assets rather than from current income. Often these gifts come from individuals, who have never viewed themselves as being in a position to part with cash, therefore they represent a new group of people choosing to give. Often, the discussion of planned gifts leads to an outright gift.

WHY IS IT IMPORTANT TO CONGREGANTS AND CHURCHES?

Planned gifts will expand options for givers, options that will allow them to take care of personal, family, and financial needs while providing support for ministries and the Association of Unity Churches International. It will help deepen the commitment of givers to the goals of the Unity movement.

Planned gifts will help to build the financial stability of our movement. As a vital part of your development program, it can substantially enhance the giving capacity of individuals. Planned giving often involves decisions about major assets affecting the financial plans of seniors. The actual gifts may be received years later. Thus, any income will not be immediate. A planned giving program is an investment in our future.

Contact: Lisa Wittman, Association of Unity Churches International,
816.524.7414, ext 349 or lisa@unity.org.

PLANNED GIVING FACTS

- A minimum of \$41 trillion in assets is expected to be transferred in the next 55 years
- 88 % of this wealth is held by individuals 65 or over
- 50 % of millionaires will leave a portion to charity
- 80-85 % of planned gifts come from bequest
- 80 % of individuals who contribute annually to charity do not have a will
- 70 % of all Americans make an annual gift to charity
- National average for planned gifts is approximately \$20,000 or 20 times an annual gift
- It takes 3-5 years for an endowment or planned giving program to begin showing results
- For-profit advisors motivated 78.3 % of planned gifts in 1997 study
- Estates valued in excess of \$1million are most likely to leave bequest.
- 68 % of bequest givers and 50 % of CRT givers have not notified the charitable beneficiary of their gift
- Individuals 50 + control 75 % of the nation's wealth

DEVELOPING PLANNED GIVING IN YOUR MINISTRY

1. Know why your congregation needs a planned giving.

Conventional wisdom holds that planned gifts are made by people between 55 and 70 years of age. By the year 2010 almost 14 % of the US population will be 65 or older. Take a look around. What is the average age in your Unity ministry?

Planned gift givers are equally divided between those who are over 60 years of age and those who are younger than 60. Many people involved with Unity are at a point in their lives to make a commitment to the future of our movement.

At any age, in every economic circumstance, charitable bequests are by far the most commonly used form of planned giving. Bequests are relatively inexpensive to arrange, they save one dollar in estate taxes for every dollar given, they are “no risk” gifts, and they are easy for congregations to promote. All a giver needs to do is complete a legal last will and testament. All you have to do is ask.

Earlier studies found that less than 10 % of those who have a charitable bequest provision in their estate plans have ever changed the terms of their bequests or removed a charitable organization from their wills.

However, it is estimated that 70 % of all Americans die without a will, and fewer than 10 % of the people who are capable of making a charitable estate gift have ever been asked.

It's not an issue of what it will cost your congregation to run a planned giving program, rather, it's what it will cost if you do not!

2. Learn what Planned Giving is (and isn't).

Planned giving is a form of stewardship for the future. Individuals generally contribute assets they have accumulated during their lifetimes (savings, investments, real estate, retirement plan benefits, life insurance policies, and tangible personal property), rather than giving from annual income.

Planned gift arrangements may be grouped into three categories: bequests, life income arrangements (trusts, charitable gift annuities, and pooled income funds), and non-cash gifts. Planned gifts usually support something of great value in perpetuity, such as a permanent endowment fund, and not the annual operating budget or a capital campaign.

Planned giving requires excellent interpersonal skills, a marketing plan, considerable patience, some technical knowledge, and a certain amount of consultation with professionals. As with all successful fund-raising, the most effective “ask” for a planned gift is made in person, face-to-face.

3. Understand what motivates people to make Planned Gifts.

Of the givers surveyed by the National Committee on Planned Giving, 94 % made their planned gifts because they sincerely believe in and want to support a worthy cause. 79 % said that knowing the ultimate use of the gift was important, and 54 % said estate and financial planning issues motivated them to complete a planned gift. Only 43 % cited avoidance of taxes as a reason for their gift. In some instances, however, the tax benefits of giving allow some individuals to give more than they initially thought possible.

Your congregation's mission and vision statement should be compelling. How contributions will actually be used should be common and public knowledge.

If gifts go to your endowment fund, prospective givers will want to know how their gifts will be invested, managed, how endowment earnings will be allocated, and how, if ever, the principal will be used. It is of critical importance that these standards not be changed under any circumstances without the permission of the donors.

4. Develop a working knowledge of planned gift arrangements.

Planned giving requires excellent interpersonal skills, a marketing plan, considerable patience, some technical knowledge, and a certain amount of consultation with professionals. As with all successful fund-raising, the most effective "ask" for a planned gift is made in person, face-to-face.

Literature and workshops on personal finance and estate planning, fund-raising techniques and the basics about charitable methods will be helpful, but never give specific advice to a donor. . It's easy to get lost in the technicalities of planned giving (tax deductions, tax rulings, complex gift vehicles). Your most successful efforts will be people- and value-centered. As with all fundraising, planned giving is about building relationships and trust with people. Your planned giving program exists to help individuals give to something in which they find great value. Your purpose is to make it possible for people to fulfill a desire to ensure the future of the ministry.

5. Avoid the temptation to overemphasize the technical or provide legal counsel.

This point cannot be overemphasized. Giving advice is the role of the giver's counsel, and a conflict of interest for you. When you meet with someone, when you write a letter, brochure or item for the church newsletter, emphasize the human story, the spiritual growth and benefit giving has to offer. When we commit financial resources to our spiritual values, great things radiate, inward and outward, and strengthen our connection to the community we cherish.

It is inappropriate, even unethical, for a fund-raiser to direct a giver's personal affairs. Refer givers to independent counsel and contact the Association of Unity Churches International for assistance.

6. Inform your leadership of the benefits of planned giving.

Most people have heard about planned giving in one way or another, but don't assume they understand it or know how it can make a difference in their lives and in the life of your congregation.

Provide this information to them, along with other materials available from the Association. Repeat the exercise periodically. Follow up with handouts and a personal visit to ask them for their leadership gifts.

When your professional and lay leaders know what a gift planning program has to offer, they can both apply it in their giving and help identify others who might enjoy giving to the future of Unity.

7. Form a planned giving team.

Where feasible, develop a group of volunteers who will help identify and work with planned gift prospects and givers. Stewardship of the Unity movement is a responsibility to be shared and passed on. Consider including young adults and youth on this team. It will be an education for them and for you.

The duties of a planned giving team include:

- Identify individuals who are candidates for a planned gift
- Make sure these prospects are actually asked for a planned gift commitment
- Plan for and implement gift acceptance policies and procedures, as well as marketing, cultivating, asking, and thanking givers.
- Manage volunteers effectively, to organize, train, motivate, and reward them.

Our Association's has training and marketing resources to help you, including brochures available at cost that will help you educate yourself, your board, and your congregation.

8. Structure your program carefully.

Your planned giving program should create momentum through marketing. Include short testimonials during Sunday services, place announcements and gift stories in the newsletter, and publicize a list of people who already have Unity in their wills. Write letters, use brochures, make a permanent legacy display in the church building. Include people of all ages. Create opportunities to recognize and honor your elders and their service to our Unity community. The elders will feel appreciated, and they are living history, memories, and resources.

Cultivate your planned giving prospects. Discover what they really like about your Unity community, visit them regularly, and find ways for them to get involved. When they give, thank them and recognize their contribution publicly. This may be particularly important for someone who does not get out very often.

9. Consider creating a bequest recognition society.

Every Unity ministry, study group, and congregation should encourage and promote gifts by will. Find out who in your group already has a charitable bequest in their will. Invite them to

be the founders of a bequest recognition society. Publish a list of the founders; or start a permanent recognition wall or banner. Give the society a catchy, but meaningful name. Send out invitations to others to join. Have the children write notes of thanks, or interview society members and write biographies of their lives.

10. Consider creating a permanent endowment fund.

An endowment fund will help to ensure your congregation's long-term financial security and mission to your community. Here are the key issues you'll probably want to cover when you do establish an endowment: governance, management of funds, distribution of income, and the acceptance of gifts. Our Association has information to help you get started.

11. Identify planned gift prospects.

Here's a profile of a planned gift prospect: Someone who is over 50; has met family obligations, or is single; is deeply committed to Unity; contributes to your congregation; and has both the means and the inclination to make additional contributions.

Your best prospects often are members who already give generously to your congregation, but do not overlook others. Simply because someone gives a small amount to the offering, does not mean they have nothing more to give. People who have limited incomes would love to be asked to make a bequest or sign over a life insurance policy they no longer need. Every adult should be encouraged to remember your ministry in their wills.

12. Hold an estate planning seminar.

On your own, or together with other community groups and religious organizations, hold an estate planning seminar, open to the public. This could involve a series of discussions. You might want to have a question and answer session with an informed panel. However you do it, you will provide a welcome service, and you will learn who is engaged in planning the ultimate use of their life estate.

Some people don't realize what comprises their accumulated life estate, and what is taxable and what is not. A taxable estate generally includes real estate, securities, undistributed retirement plan benefits, bank accounts, business interests, airplanes, yachts, automobiles, recreational vehicles, furniture, art and other tangible personal property, as well as cash. Professional gift and estate planning counsel is recommended for anyone whose life estate exceeds \$675,000, when federal estate taxes kick in and may significantly erode someone's legacy.

Seminar topics should include issues that people face in planning for their senior years, such as the basics about probate and why everyone needs a will, what they need to know before they sit down with an attorney to draft their will, federal and state estate taxes, revocable trusts, living wills, Medicaid, Medicare, Social Security benefits, extended health care, and powers of attorney.

Invite professionals to serve on a panel or to make presentations. Tell them that they are invited to provide their expertise in service to the community, and *not* to solicit business. Try to find an attorney who specializes in estate planning, an insurance agent, a planned

giving officer from a nearby university or public charity, and a representative of your religious community and its planned giving program.

13. Prepare to receive, record and administer gifts.

Your program also needs to be able to process and administer gifts. This starts with your board of trustees adopting written policies and procedures. As the program develops contact the Association of Unity Churches International to ask about how to receive and hold gifts. Make sure all contributions are properly acknowledged. Consider arranging for board members to thank givers.

14. Ask for the gift. Ask for the gift. Ask for the gift.

Each congregation's resources for a planned giving will be different. Whatever your circumstances, the most important things to do are these:

- Identify at least 10 people you can visit and ask for a planned gift this year.
- Identify 10 more people you will visit and ask for a planned gift this year or next.
- Encourage everyone to complete a legal will and include a gift to our Unity future

You don't need a brochure before you ask for a gift, although the Association has some materials you can use. Too many planned giving programs rely on a brochure rather than asking for a contribution. People give to people and to something they believe in. It is always good practice to have made your own contribution before you ask someone else to give. If you do ask, you will receive.

15. Cultivate and consult financial and estate planning professionals.

Attorneys, real estate brokers, accountants, stock brokers, financial planners, and life insurance agents who are members of your congregation can be a tremendous help to your program. These people can give you referrals to excellent professional advice (helping you to create a list of local attorneys your members might contact for estate planning and wills preparation, for instance), present workshops, and join the team to ask for gifts.

Most people realize that estate planning is a vital part of preparing for the future. However, few people understand that charitable planned giving offers significant benefits to an individual estate plan. Planned gifts, for example, often reduce the amount subject to estate taxes, preserving more for heirs. You can inform individuals and professional planners on ways to improve an estate plan by including charitable gifts.

16. Use outside consultants periodically.

Professionals who are not members of your congregation may be able to offer new ideas and valuable insights about your program. Don't forget to consult other church groups in your community; they are asking for bequests and other planned gifts, too.

Avoid the temptation to use professionals within your congregation as legal counsel to givers or to your planned giving program. Givers need independent counsel to look after their interests. Professionals who are members of your congregation will do a great service if they

join the planned giving committee and help the church to obtain its own independent counsel at modest fees, if not for free.

17. Honor, recognize, and involve givers in the life of your congregation.

Treat your givers well, and many of them will give again. In the case of planned giving, an initial gift may be a \$5,000 contribution to a gift annuity, and the ultimate gift from that same individual may be a considerably larger charitable bequest. An occasional note or visit, a community service project, an annual dinner or monthly forum, and a telephone call are important contacts to those whose activities are restricted.

18. Evaluate and revise your program frequently.

Every 3-5 years, review the work of your team. Review policies and procedures. Study the gifts you have received, looking for patterns that might guide your work for the next few years. Contact the Association for a telephone consultation on what to consider in your evaluation, what new trends or gift arrangements are recommended, and what services (print material, gift analysis, tips) are available.

19. Make use of your Association of Unity Churches International.

Contact Lisa Wittman, VP Marketing & Development, Association of Unity Churches International, 816.524.7414, ext 349 or lisa@unity.org.

25 WAYS TO INCREASE BEQUESTS

Most planned gifts come in the form of bequests. This is the simplest way to get started in your planned giving program. You can do many things to encourage bequests. It is beneficial for ministries to obtain income from varying sources—and planned giving is often overlooked. When churches educate and encourage their members to leave bequests, they will receive a share of this valuable resource. Are you ready to receive?

Prepare:

- Pray. Develop an inspired vision.
- Adopt a gift acceptance policy that addresses donations other than outright cash.
- Set up an “endowment fund” with an expectation that any planned gifts will be placed there. The Association can help with the financial agent of your endowment.
- Establish goals for the endowment fund.
- Set up, or re-evaluate your financial investment policy.

Announce:

- Minister’s letter introducing the program.
- Publish invitations for bequests in your weekly bulletin.

- Let your congregation know when a bequest has been made. This expresses appreciation to the family and reminds other members of the importance of bequests.
- Publish bequests in your local newspaper. Even if the bequest has already been announced, consider sending in a follow-up story just about the church.
- Publish bequests in denominational publications.

Educate:

- Set up a standing committee to inform, educate and invite planned gifts.
- Hold an educational clinic on wills annually. This could be an all-day workshop or a series of programs. Invite financial experts, maybe a member of the congregation. The program should include presentations by the experts, panel discussions, and question-and-answer time. Provide supplies for taking notes and refreshments.

Acknowledge:

- Send a letter to the family telling them how much the bequest is appreciated by the church.
- Public appreciation encourages more bequests. If possible, label the gift. Bookplates are good for items such as hymnals, stained glass windows, pews, and pianos. You could also name a room, a chapel, or a garden of the church in memory of the giver.
- Hold a dedication service when appropriate.
- Put a frequent announcement in your weekly bulletins. Have a special service or acknowledgement on the anniversary of the gift.
- Ask members of the board of trustees and other key church leaders to consider leaving a bequest to the church. Invite them to set a good example. Commitments from these leaders will often motivate other members to leave their bequests.
- Ask to be a remainder beneficiary. Sometimes, family obligations of members may take the entire estate. Ask for the church to be put in “at the end of the line.” The estate could be larger than expected or other heirs may pass on before the giver.
- Ask to be named as the owner and beneficiary of insurance policies. Many people have policies they no longer need due to changes in family or business situations. The giver may be entitled to an income tax deduction.
- Ask for assets such as vacant land, stock, and cemetery plots. Sometimes families own land they no longer want or need. The church can receive and resell this property (the Association can also help with this).
- Ask about guardians for children. Parents should have wills that address this issue in case both of them pass on at the same time. A reminder of this issue often motivates parents to write their wills.
- Ask the professional members of your congregation such as attorneys, bankers, insurance agents, and financial planners if they will remind member clients about bequests to the church.

Remind:

- Use weekly bulletins to remind members. Simple one-line items such as “Does your will include a gift to our church?” can be very effective.
- The Association of Unity Churches International offers excellent brochures and booklets on wills. Keep a supply in a visible place in the church.
- One-line reminders should be on all of your printed materials on giving—even the offering envelopes.
- Place literature on wills on the church bulletin board. Post articles about bequests left to other churches.
- Stock your church bookstore with books on wills and estate planning.
- Address the issue of bequests in your Sunday talks. Invite everyone to make a financial commitment to their church home now and after they pass on.
- Special mailings can be sent to members periodically throughout the year specifically on wills and bequests. Late spring and early winter are especially good times since more wills tend to be written in these time periods.
- Tie reminders in with special church weeks such as education and out-reach programs. Each of these is a great opportunity to suggest bequests that will aid these causes in a specific way.

Get Help:

- Do not practice law. Consult an expert for specific questions. Laws on wills, trusts, and charitable gifts vary by state.
- Hire a planned giving consultant for a year or two to help you get started, or
- Get comprehensive help through our Association

By using these ideas consistently, you can help motivate your members to prepare their wills and include a bequest to the church. Everyone will benefit. Church members become better stewards and the church obtains a more solid financial foundation.

Remember that the Association has a partner in providing expert assistance in understanding gift acceptance of all types of gifts.

CHARITABLE GIFTS OF LIFE INSURANCE

Life insurance has long played an important role in charitable giving. Whether you donate an older policy that you no longer need, or start a new policy to fund a major charitable project, life insurance offers a unique way to leverage relatively modest annual payments into a sizable charitable gift.

Methods for Transferring Life Insurance to Charity

There are four basic methods to benefit your local Unity church/Association of Unity Churches International using life insurance:

- 1. Name your church/Association as your successor beneficiary.**

For example, you own a policy and have named your spouse as the beneficiary. You could name your church as successor beneficiary in the event that your spouse predeceases you. There are no immediate tax benefits, but if no successor beneficiary is named, the death benefit would be included in your taxable estate.

2. Name your church/Association as your primary beneficiary.

For example, if you purchased a policy several years ago but your chosen beneficiary no longer needs the protection, you can designate your church to receive the benefit. Once again, your estate would receive a charitable deduction and the death benefit would pass to charity tax-free.

3. You can donate an existing policy to your church/Association.

If you have older insurance policies which you no longer need and would like a current income tax deduction, you can donate these contracts to your church. As long as all of the rights of ownership are completely transferred to your church, you receive a current income tax deduction equal to the lesser of your cost basis or the fair market value of the policy (roughly equal to the cash surrender value.)

Examples of policies which are often no longer needed:

- Business insurance after the business has been sold
- Income replacement insurance after you've retired
- Estate insurance when your estate has been reduced below the taxable level
- Mortgage insurance after the mortgage has been repaid

4. You can give a new policy to your church/Association.

Many givers would like to make a significant contribution to their church but simply don't have the available funds. If you transfer a newer insurance policy, or even purchase a new policy on your life and name your church as owner, you can achieve your philanthropic goals.

For example, you allow your local church to purchase a \$100,000 policy on your life and every year, you donate sufficient funds to your local church to pay the annual premiums. With this planning, you guarantee that your church will receive a sizable donation, whether you pass away 10 years from now or live to be 100. By using life insurance, you limit your current outlay to a small deductible annual gift. You can even leverage this current gift further, by donating highly appreciated assets, such stocks or mutual funds, to pay these premiums. You still receive an income tax deduction for the gift, and the charity can sell these assets without paying capital gains taxes.

Of course, all financial decisions should be discussed with your legal and tax advisors.

TEN WAYS TO MAKE A GIFT AND REDUCE YOUR TAXES

1. Appreciated Stock

Appreciated stock makes an excellent gift. Under current tax laws, when an appreciated asset (such as stock) is sold, a capital gains tax is due. By making a gift of the appreciated stock to Unity, you can avoid or delay the capital gains tax. You can also take an immediate income tax deduction for the current fair market value of the stock, no matter what was originally paid for it.

To take a deduction for gifts of appreciated stock at their current value, you must have owned the stock for more than 12 months. Such gifts are deductible up to 30 percent of your adjusted gross income (AGI) in the year of the gift. Any unused deduction amounts may be used in as many as five subsequent tax years.

2. Bequest through Will

One of the most simple and popular ways to make a gift that will live after you is to give through your will. You can make a gift bequest to benefit Unity by providing a dollar amount, specific property, percentage of your estate, or the remainder (what's left). In many cases, a simple change to your will can add this organization and does not require rewriting your most recent will.

3. Charitable Remainder Trusts (Annuity and Unitrusts)

Givers and spouses can benefit from lifelong payments from such a trust. The giver selects the rate of return from these income arrangements and also chooses a fixed or fluctuating annual payment to be made to the designated parties as long as they live. Capital gains tax may be completely bypassed and you will receive a tax deduction based on the age of the income recipient and the rate of return chosen.

4. Charitable Lead Trust

In a charitable lead trust, assets (generally cash or securities) are transferred to a trust that pays income from the fund to this organization for the number of years you select. At the end of the designated time period, the trust terminates and the assets are given back to the person you name. This trust helps to lower estate and gift taxes that would otherwise be due on the assets. This option is especially attractive if you want to leave your children or grandchildren assets in the future, but not immediately.

5. Gift Annuity

In exchange for a gift of cash, stock or securities, the Association of Unity Churches will pay you, you and your survivor, or another person named by you, a guaranteed income for life. In addition, you receive a substantial income tax deduction in the year of the gift and part of the annual payment is non-taxable. Your annuity payment and tax deduction are based on the age and income of the recipient.

6. Deferred Gift Annuity

A deferred gift annuity is similar to a gift annuity except that payments begin for you at a future date of your choice, such as your retirement. Your tax deduction and the annual rate of return on your annuity increase the longer you wait to start payments. This is a method to implement during prime income producing years that will benefit you in your retirement years.

7. Life Insurance

Insurance is another simple way to make a substantial future gift at a level that would not be possible at the same level in cash. Name this organization as the owner and beneficiary to receive the proceeds of an existing life insurance policy. You will receive a tax deduction for approximately the cash surrender value, thereby reducing your tax liability in the year of the gift.

An alternative is to purchase a new life insurance policy naming Unity as the owner and beneficiary. With this option, you receive an income tax deduction for each premium made and make possible a major gift to Unity with a modest annual payment (or one-time premium payment).

8. Retirement Accounts and Pension Plans

Account funds (IRAs or 403b) beyond the comfortable support of yourself or loved one may be given (like life insurance proceeds) to Unity by proper beneficiary designation. This can be particularly attractive because large pension plan assets can be subject to double or triple taxation (federal estate, federal income, and state death and state income tax) that virtually eliminates the benefits to heirs if tax-wise alternative planning is not arranged.

9. Real Estate

For some people, a gift of land, primary residence, or vacation home is a preferred way to make a gift. You will receive a tax deduction for the full fair market value, avoid all capital gains tax and remove this asset from future estate taxes. One option is to give the real estate while you retain a life tenancy. This provides a substantial income tax deduction by giving (deeding) your home or farm to Unity now. You continue to live there, maintain the property as usual, and even receive any income it generates. At your passing the property will be sold by Unity and the proceeds will support our mission.

10. Creative Combinations

With planned gifts, one size does not fit all. Depending upon your specific circumstances and objectives, you may use one or even several planned giving options to achieve your goals. Other planned giving strategies beyond the methods described here may be tailor-made just for you!

For more information on how to receive such gifts for your church or give to the Association, contact Lisa Wittman, VP Marketing & Development, lisa@unity.org or 816-524-7414, ext. 349.

HOW TO INCLUDE THE ASSOCIATION IN YOUR WILL

A will is the foundation of estate planning. It is a simple matter to include the Association of Unity Churches International in your will. There are many alternatives. You can make a bequest as large or as small as you desire. You may consider a percentage of your property ("50 % of my estate") or a specific amount ("\$50,000"). When writing a will that includes a charitable gift, the exact wording will depend upon the type of bequest and the giver's circumstances. Please discuss them with your attorney, who can assist you in setting up your bequest. These sample provisions might be helpful to the giver and the giver's attorney.

Unrestricted Bequest

I give to Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, a Missouri nonprofit corporation, the sum of \$ _____ (or the following described property) for its general purposes.

Percentage Gift

I give to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO, a Missouri nonprofit corporation, _____ % of my estate passing under this will after the deduction of all debts, funeral expenses, but before the deduction of any death, inheritance or estate taxes, it being my intention to exonerate this bequest from contributing to the payment of any such taxes.

Specific Gift

I bequeath my home, farm, livestock, car, truck, etc., to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, USA, a Missouri nonprofit corporation.

Memorial Gift

I give to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, a Missouri nonprofit corporation, the sum of \$____ (or property herein described, the same to be known as "The _____ Memorial Fund." The income there from shall be used for its general purposes.

Residuary Legatee

All the rest, residue, and remainder of my estate, both real and personal, I give to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, a Missouri nonprofit corporation, for its general purposes.

Contingency Gift

I devise and bequeath the residue of the property owned by me at my death, real and personal and wherever situated, to my wife (husband) _____, if she (he) survives me. If my wife (husband) does not survive me, I devise and bequeath my residuary estate to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, a Missouri nonprofit corporation.

Final Contingent Beneficiary

I give and bequeath the residue of the property owned by me at my death, real and personal and wherever situated, in equal shares to my above named beneficiaries, if they survive me. If my above named beneficiaries do not survive me, I give and bequeath my residuary estate to the Association of Unity Churches International, 401 SW Oldham Parkway, Lee's Summit, MO 64081, a Missouri nonprofit corporation, for its general purposes.

Testamentary Charitable Trusts

Note: Testamentary charitable trusts may be set up:

- (1) to provide life income to one or more individuals with the principal passing to the Association of Unity Churches International at the demise of the last income beneficiary, or
- (2) to provide income to the Association of Unity Churches International for a fixed time period, after which the remaining assets pass to the individuals designated.*

All excerpts from *Planned Giving Essentials* by Richard Barrett and Molly Ware.
08/28/00

10 WAYS TO GENERATE LEGACY DONATIONS

1. In every issue of your newsletter, make sure to include a small box with your organization's full legal name and a simple statement about legacy donations.
2. Adopt a gift acceptance policy which addresses donations other than outright cash.
3. Set up an endowment fund if you do not already have one, with an expectation that any legacy gifts will be placed there.
4. Establish goals for your endowment fund, based on anticipated needs over the next 10-20+ years.
5. Join your local planned giving council and learn more about planned giving. Then network with non-profit and allied professionals in your community.
6. Set up or re-evaluate your financial investment policy.
7. Consider making your own legacy gift to the charities of your choice.
8. Set up a committee to meet with your closest supporters and share your plans.
9. Set up a recognition process including such items as a heritage society, plaque in the lobby, and/or annual listing in the newsletter or annual report.
10. Hire a planned giving consultant for a year or two to help you get started.

TOP TEN THINGS YOU CAN DO TO LEAVE A LEGACY

1. Prepare a will. Only 50% of those who pass on have one. Without a will, you may lose control over your belongings.
2. Leave a gift in your will for the nonprofit and charitable organizations that made a difference in your life. Less than 6% of American households have included nonprofits in an estate plan. Imagine the positive impact on our community if everyone made a donation to a favorite nonprofit. Consider including your church and/or the Association of Unity Churches International in your financial planning.
3. Leave a specific dollar amount or a percentage of the assets in your will to a nonprofit of your choice.
4. Consider using assets for your charitable gift. These include, but aren't limited to, stocks, bonds, CD's, real estate, vehicles, art and jewelry. Such gifts may even provide tax incentives.
5. Name a nonprofit of your choice as the beneficiary of your pension plan or IRA.
6. Purchase a new life insurance policy naming your favorite nonprofit as the beneficiary.
7. Name your favorite nonprofit as the beneficiary of an existing life insurance policy.
8. Remember loved ones with memorial gifts.
9. Encourage family and friends to leave gifts to nonprofits in their wills.
10. Ask your financial advisor to include charitable giving as part of counsel to clients.

RESOURCES

Planned Giving

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