Meet Your Goals with an Annuity Trust

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Welcome

Thank you for taking the time to view this presentation. We hope you enjoy learning how a gift to our organization can help you reach your charitable and financial goals. Once you have viewed this introduction, we would welcome the chance to discuss your gift plans with you.

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Your Goals

- Want to make significant gift to UUA & Congregation
- Want to maintain or increase your income, or provide for others you care about
- Prefer fixed payments over payments that may go up or down

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Your Situation

Own appreciated securities

- Some have increased greatly in value, but provide little income
- Selling them will create capital gains tax
- Tax will reduce amount left to reinvest

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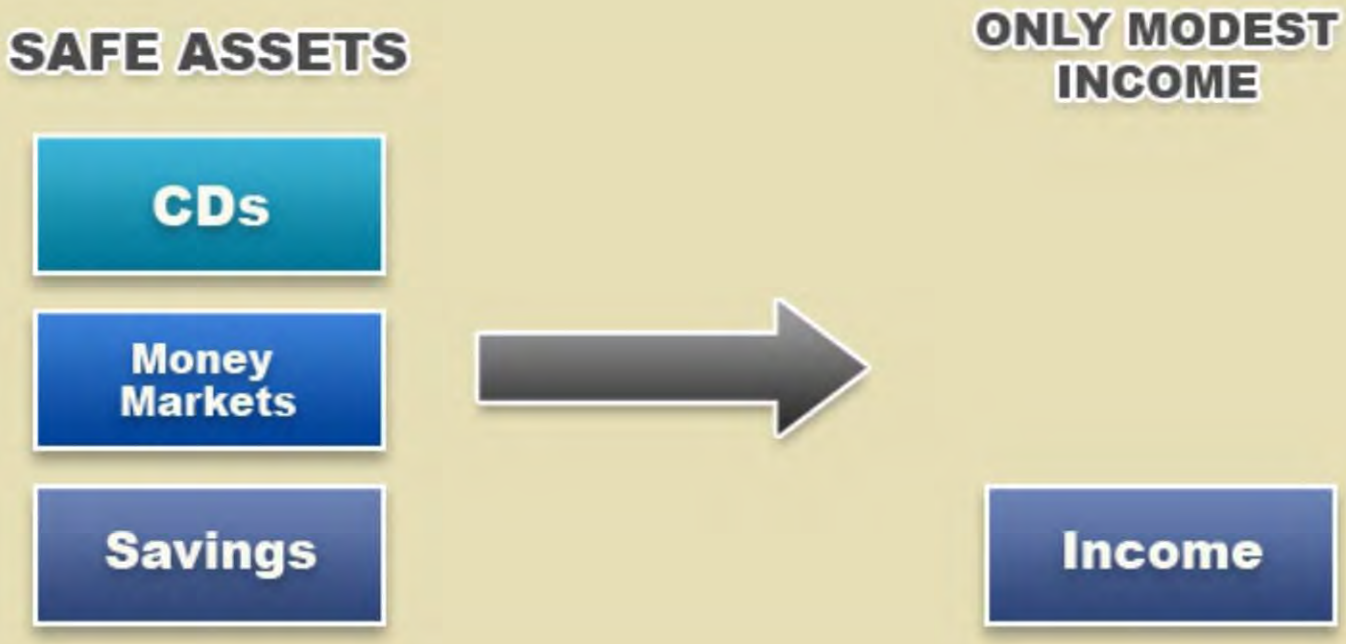
Your Situation

Also own CDs, money markets, savings accounts

- Safe, but earn only modest income



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A Charitable Solution

Create an arrangement called a charitable remainder annuity trust:

- Support UUA & Congregation
- Maintain or increase your income or provide for others
- Receive substantial tax benefits

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How It Works

1 You make the gift:

Transfer assets to your annuity trust; trustee of choice invests them. Trustee often sells funding assets immediately to diversify.

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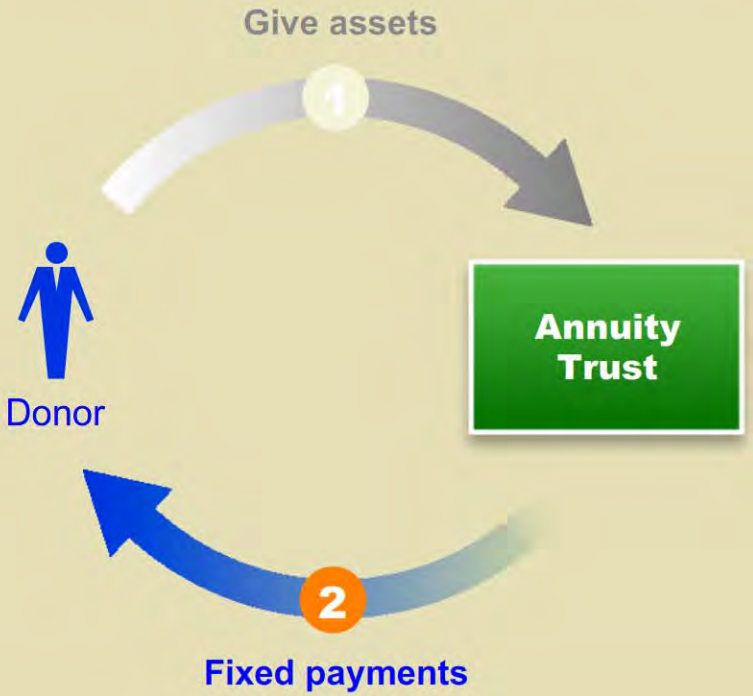
How It Works

2 You receive payments:

You receive payments each year from the annuity trust.
Trust pays you or others you name a fixed amount, typically for life.



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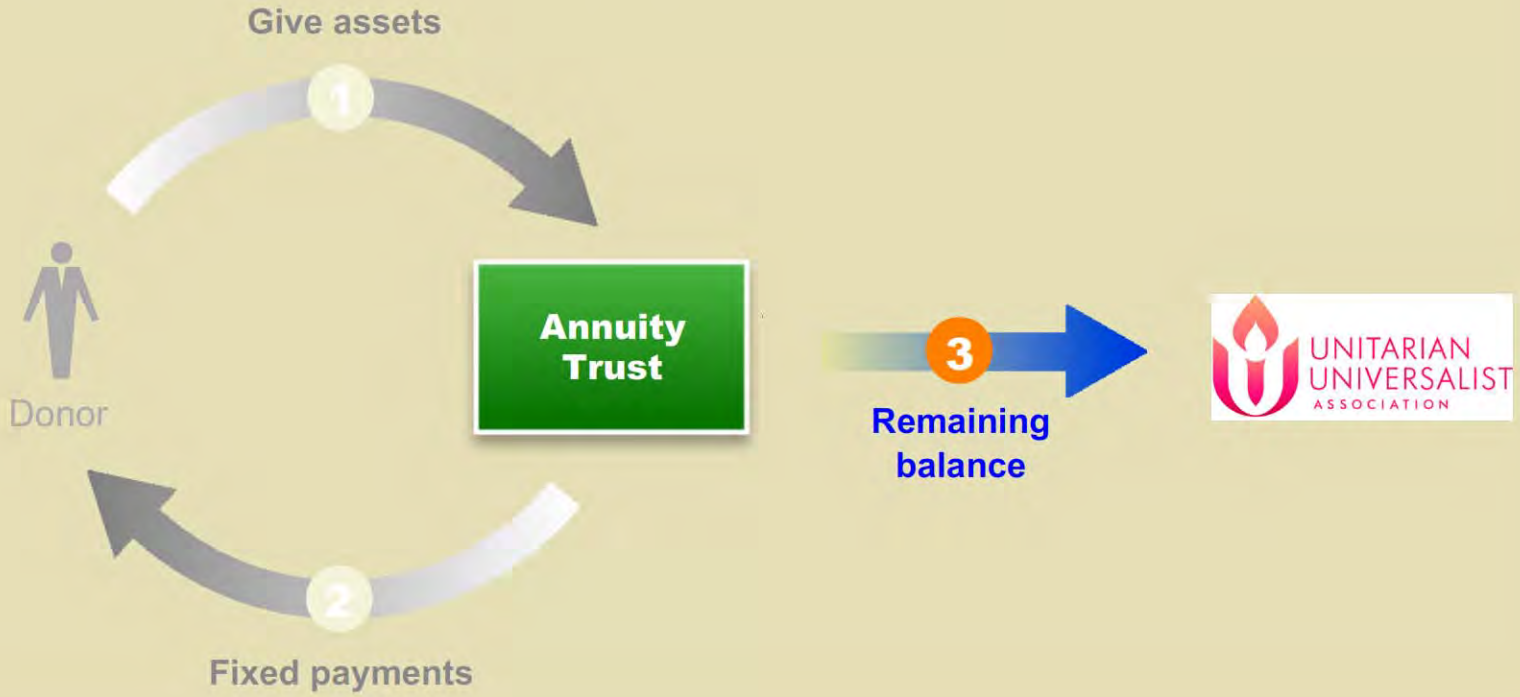
How It Works

3 UUA & Congregation receives benefit:

When annuity trust ends, remaining trust assets will be used to support UUA & Congregation.



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More About The Payments

- You choose payment amount; must be at least 5% of initial trust value
- Payment taxation varies, depends on annuity trust investment history and performance
- Payments typically last for one or two lives, but other terms possible

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Tax Benefits

- Substantial income tax deduction
- No immediate capital gains tax on gift of appreciated assets; trustee can reinvest full value
- May save estate taxes and probate costs

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Personal Illustration

Beneficiary age(s):	75
Gift amount:	$100,000
Trust payout rate:	5%
Payment frequency:	Quarterly

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Your Gift

1. You make the gift:

   Transfer $100,000 in cash to your annuity trust.

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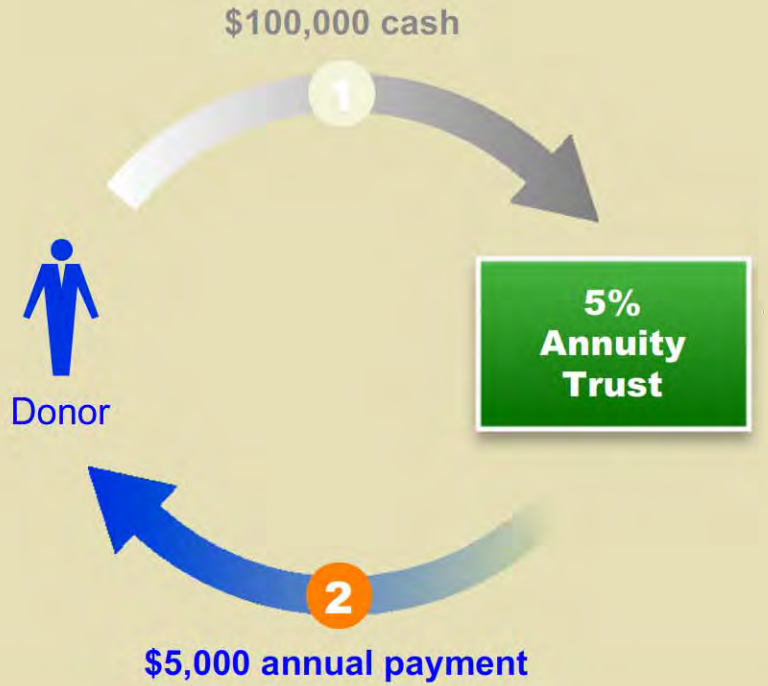
Your Gift

2 You receive payments:

You or others you name receive $5,000 each year for life.



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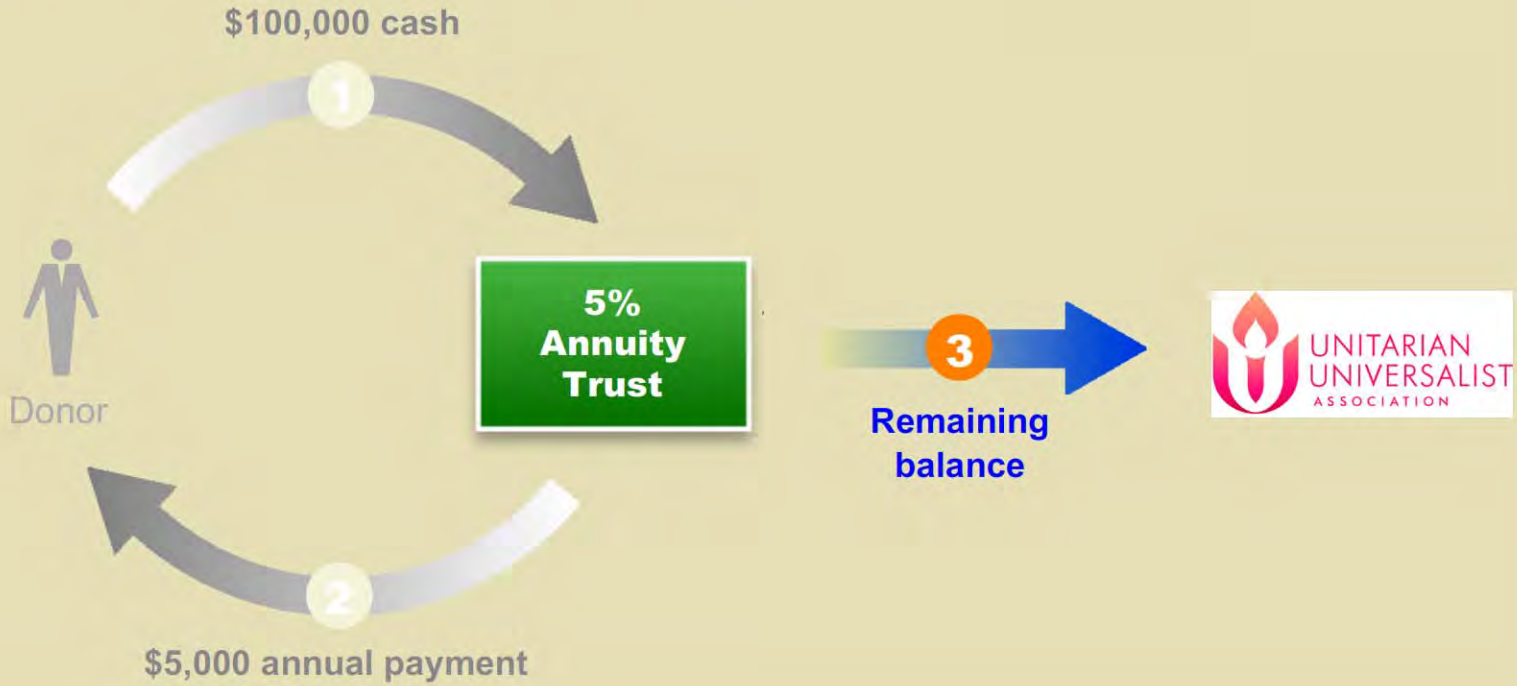
Your Gift

3 UUA & Congregation receives benefit:

When your annuity trust ends, all of its remaining assets will be used to support our organization.



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Your Tax Benefits

- Receive $53,297 income tax deduction; may vary with timing of gift

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Summary of Your Benefits

Beneficiary age(s):	75
Gift amount:	$100,000

- $5,000 payments every year for life may increase income
- $53,297 income tax deduction
- May save estate taxes and probate costs
- You will make a generous gift to UUA & Congregation

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Thank You

Thank you very much for your interest in supporting UUA & Congregation.

We welcome the chance to discuss your gift plans with you and your advisors or to provide you with a complete proposal.

Important: Please consult your own advisors before you create a charitable remainder annuity trust.

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