Meet Your Goals with a Deferred Annuity

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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.

Your Goals

- Want to support UUA & Congregation
- Want income starting in a few years
- Prefer payments that will be secure and predictable

Your Situation

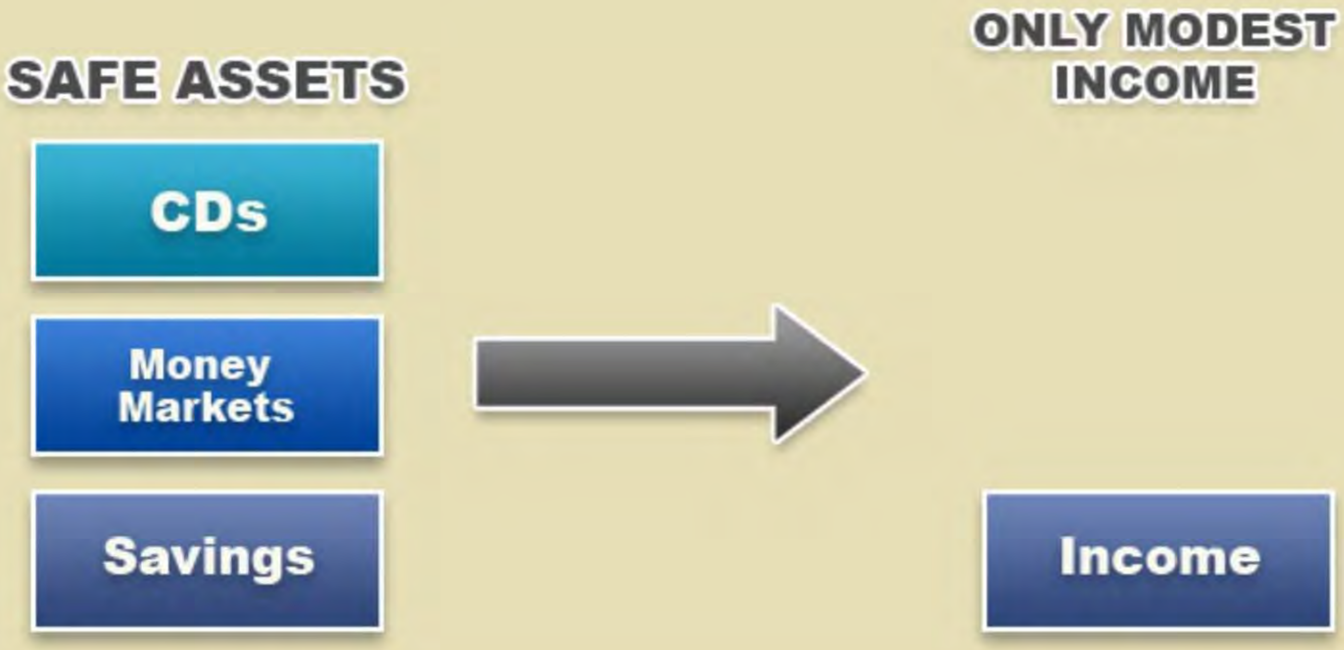
Own appreciated securities

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

Your Situation

Also own CDs, money markets, savings accounts

- Safe, but earn only modest income



A Charitable Solution

Create an arrangement called a deferred gift annuity:

- Support UUA & Congregation
- Maintain or increase your income starting when you need it
- Receive substantial tax benefits now and potentially in the future

How It Works

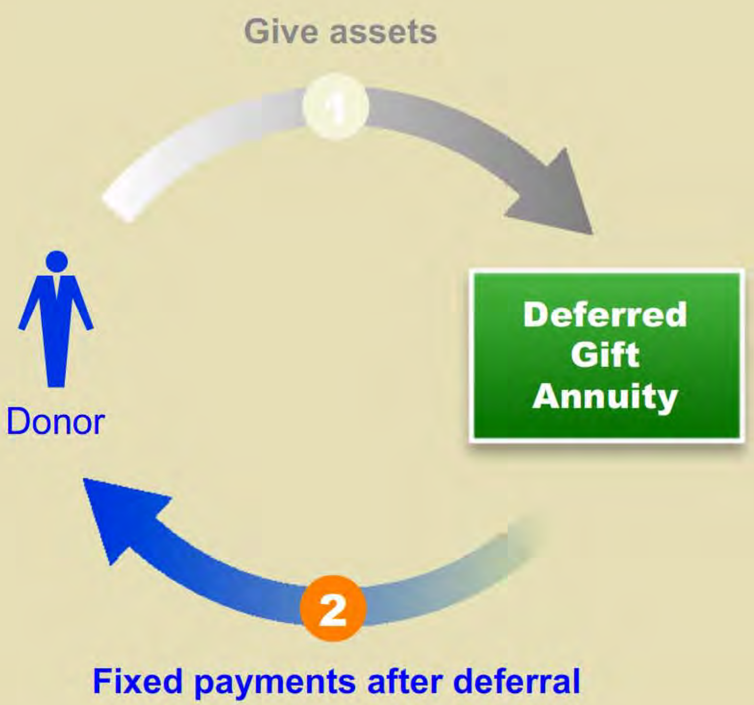
1 You make the gift:

Transfer cash or securities to UUA & Congregation.
We invest the assets.

How It Works

2 You receive fixed payments each year for life:

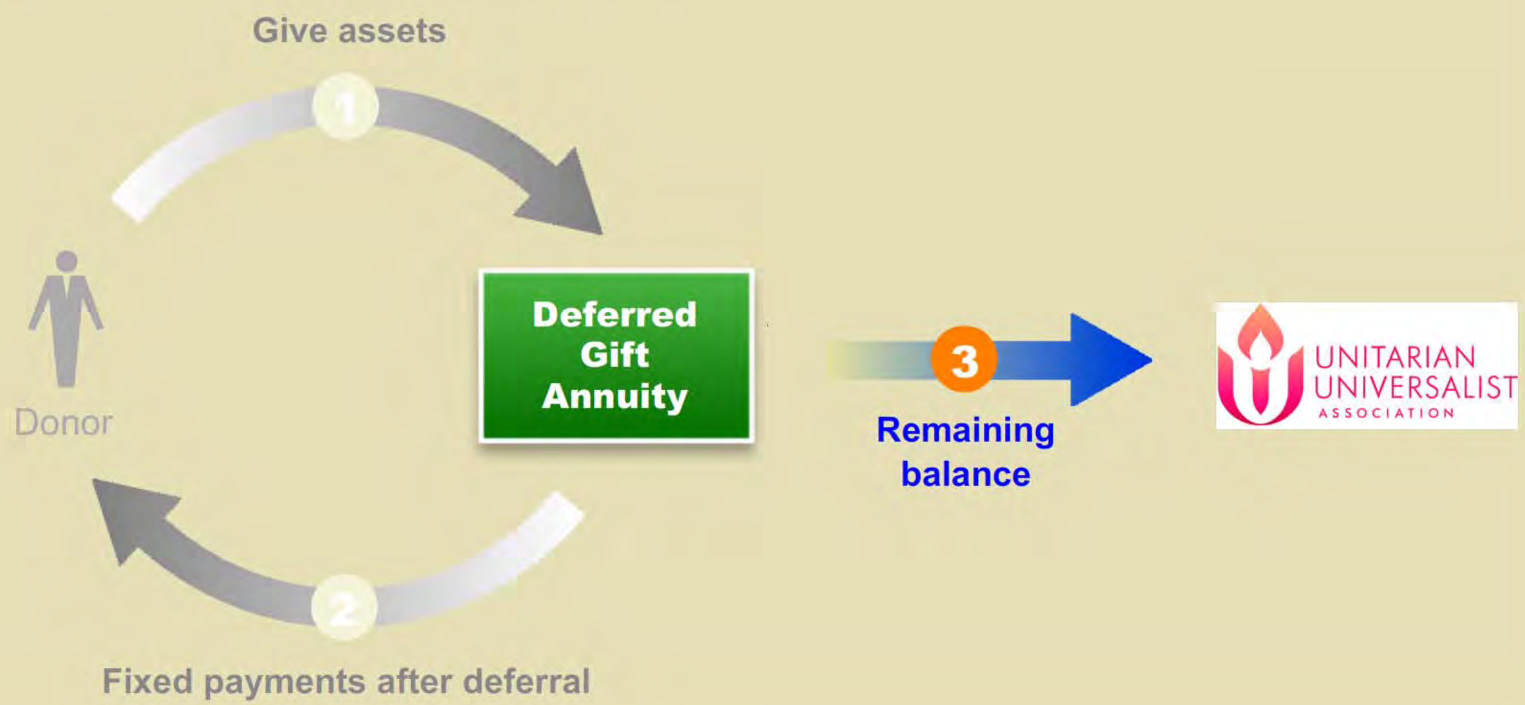
UUA & Congregation makes payments to you or others you name.
You choose when payments start.



How It Works

3 UUA & Congregation receives benefit:

When deferred gift annuity ends, remaining balance will be used to support UUA & Congregation.



More About The Payments

- Older annuitants or longer delay means larger payments
- Payments partially tax-free for years
- Payments are secure, backed by general resources of UUA & Congregation
- Flexible payment start date option

Sample Ages and Rates

Age at Gift	Years Payments Deferred	Payout rate
60	5 years	4.7%
60	10 years	5.1%
60	15 years	5.8%

Tax Benefits

- Substantial income tax deduction in year of your gift
- Reduces and defers capital gains tax on gift of appreciated securities
- May reduce estate taxes and probate costs

Personal Illustration

Annuitant age(s):	94
Gift amount:	$10,000
Gift date:	4/24/2014
Payment start date:	3/31/2020
Annuity rate:	10.8%
Payment frequency:	Quarterly

Your Gift

1 You make the gift:

Transfer $10,000 in cash to UUA & Congregation.

Your Gift

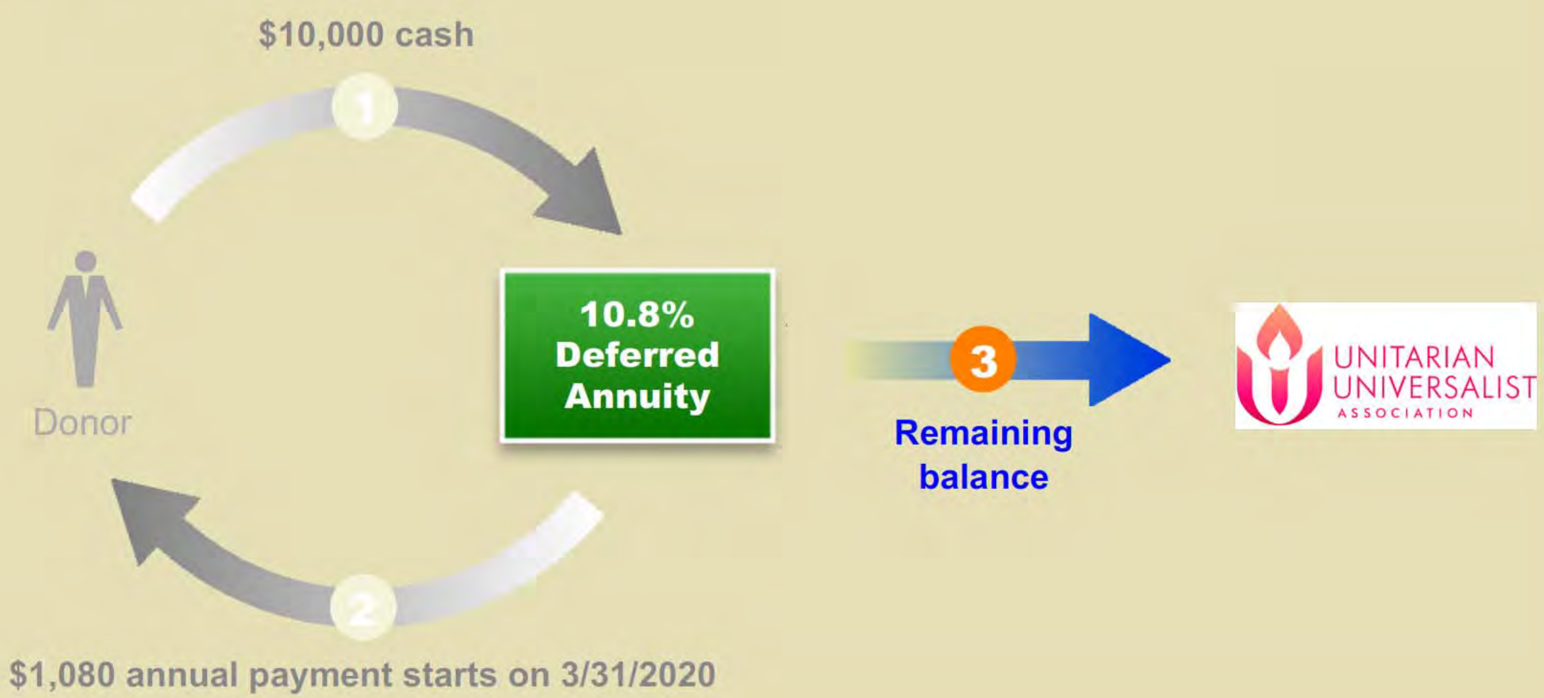
2 UUA & Congregation pays you $1,080 each year for life.

Payments start on 3/31/2020.
$131 of each payment tax-free for 2.6 years.

Your Gift

3 UUA & Congregation receives benefit:

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



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Your Tax Benefits

- $9,656 income tax deduction; may vary with timing of gift

Summary of Your Benefits

Annuitant age(s):	94
Gift amount:	$10,000

- $1,080 fixed payments each year for life, starting on 3/31/2020; may increase income
- $131 of each payment tax-free for 2.6 years
- $9,656 income tax deduction
- May save estate taxes and probate costs
- Will make a generous gift to UUA & Congregation

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 deferred gift annuity.

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