

## ***PLANNED GIVING VEHICLES***

**CASH OR SECURITIES** - Cash or stock gifts can be made at any time including by Bequest.

**BEQUEST** - The most common way of making a planned gift, your Will can state a specific gift amount or a percentage of your estate. If your Will is already prepared, a simple codicil (amendment) will do. Legal assistance is advised.

**RETIREMENT PLANS** - Perhaps the best planned gift, tax-wise, is the qualified retirement plan (401k, 403b, traditional IRA, Keogh Account, SEP, etc.). If passed on to an individual, these plans are taxed as ordinary income for the recipient, as well as subject to estate tax. (Beneficiaries are allowed to "spread" payments.) By contributing from the plan to the Endowment, you avoid both taxes.

**REAL PROPERTY** - Farms, homes, business property, vacant land and other tangible property make tax-wise gifts. The most common is your home, either upon death or now, with you retaining life occupancy. There are good tax reasons to do it now.

**LIFE INSURANCE** - An excellent opportunity is paid-up life insurance. Make an "absolute assignment" of the policy to the Endowment and receive an income tax deduction the first year. Also, the policy is removed from the estate. Other possibilities exist with policies upon which premiums are still being paid.

The Unitarian Universalist Association is an excellent source of information about these gift options. The UUA Office of Legacy Gifts can be contacted at (888) 792-5885 and [www.uua.org/giftplanning](http://www.uua.org/giftplanning)

Please consider including the Unitarian Universalist Association in your estate plan!

## ***LIFE-INCOME GIFTS***

**CHARITABLE GIFT ANNUITIES** - Administered by the UUA, a Gift Annuity provides annual income to the donor (and then spouse/partner), the amount based on age at the time of purchase, date of gift and amount of gift. When realized, our Endowment will receive a percentage of the annuity (say 80%) and the UUA receives the remainder. Minimum gift is \$10,000.

**POOLED INCOME FUND** - Also administered by the UUA, this fund, unlike the Gift Annuity, can be added to any time in increments of \$1,000. There is a \$5,000 minimum and the same estate and income tax implications applying to Gift Annuities apply here. The payment rates to the donor are not locked in like they are with an annuity

**CHARITABLE REMAINDER TRUST** - Usually in amounts larger than Gift Annuities or Pooled Income Funds, the CRT is established at a bank or investment house.

**It is advised that you seek legal assistance regarding any planned giving decision.**

**Yes! I/we want to join the Susquehanna Society and help ensure the lasting presence of Unitarian Universalism in our community. I/we have made a provision for a gift or bequest to the UUCB.**

Name(s) \_\_\_\_\_

Signature(s) \_\_\_\_\_

Phone number \_\_\_\_\_

Email \_\_\_\_\_

Please mail this statement of commitment to  
Endowment Committee  
UU Congregation of Binghamton  
183 Riverside Drive  
Binghamton, NY 13905  
For more information contact the Endowment  
Committee via the church office (607) 729-1641  
or email [endowment@uubinghamton.org](mailto:endowment@uubinghamton.org)

Unitarian Universalist Congregation of  
Binghamton

## ***An Invitation to Join The Susquehanna Society***



***Securing the Future of  
our Congregation's  
Mission and Vision***

## *The Susquehanna Society*

The Susquehanna Society was founded by the Endowment Committee of the Unitarian Universalist Congregation of Binghamton to recognize people who have contributed to its Endowment or who have expressed a formal commitment to do so. Just as the Susquehanna flows on timelessly, so does our Endowment continue to serve our church forever. Contributors to the Endowment make a timeless commitment to our congregation and the liberal religious tradition upon which it is based. A plaque honoring members is located in the main hallway of UUCB.

**Gifts are invested in the Unitarian Universalist Common Endowment Fund, which ensures that our investments are in line with our values. A portion of the Fund is used annually to provide grants suggested by the congregation. Areas of consideration for grants include community outreach, education, capital improvements and other charitable purposes.**

Persons become members of the Susquehanna Society by sending the form provided on the other side of this brochure to the Endowment Committee. The nature or the amount of the gift/bequest need not be disclosed.

## *Testimonials from Susquehanna Society members*

*"I firmly believe in the power of Unitarian Universalism to positively affect the lives of people. I know it has so affected me. If UUCB did not exist this area would be poorer. This is why I support UUCB every year and why I have made provisions to support it after I die." J. Scott Husted*

*"I feel very grateful to UUCB for offering me a liberal spiritual community. I want to continue to help UUCB offer this to others in the future by donating in my will to the Endowment." Christine Niskanen*

*"UUCB is a wonderful source of support and inspiration for our members and the wider community. So I think that it is important for each of us to do what we can to ensure that our congregation is a vibrant part of our community now, and in the years to come." Wes Ernsberger*

*"I'm committed to insuring that UUCB continues to provide a vibrant spiritual home long into the future." Shawn Steketee*

*"We want to help preserve our church as a sanctuary for freethinking spiritual adventurers." Ferd and Dorothy Haverly*

*"I have always been grateful that Universalists and Unitarians maintained this religious congregation for decades before I found that it met my needs for a spiritual community. I want to help insure that it will be here for new seekers, both during and after my lifetime." Ron Clupper*

## *A Message from our Minister*



*Each of us gives to this religious community in many ways. By sharing our talents and resources we help the church to be the beacon of liberal religion in the Southern Tier that our mission calls us to be. Making a gift to the Endowment, whether now or with a planned gift, is, financially, the most enduring way any of us can give. I invite you to become a member of **The Susquehanna Society**, either by giving a major gift to Endowment now or by planning one in the future. Your gift will help to ensure the lasting presence of Unitarian Universalism in our community into the beckoning future.*

Yours in faith,

Reverend Douglas A. Taylor

