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# Gifts from Your Will or Trust

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## How It Works

- Include a gift to *Unity North Atlanta* in your will or trust. (Here is [sample language](#) for your will.)
- Make your bequest unrestricted or direct it to a specific purpose.
- Indicate a specific amount or a percentage of the balance remaining in your estate or trust.

## Important Related Topics

- [Sample Gift Language for your Will or Trust](#)
- Download a [Sample Codicil Form](#) included in this document

## Benefits

- Your assets remain in your control during your lifetime.
- You can modify your gift to address changing circumstances.
- You can direct your gift to a particular purpose (be sure to check with us to make sure your gift can be used as intended).
- Under current tax law, there is no upper limit on the estate tax deduction for your charitable bequests.

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# Disclaimer

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Please have your will or codicil drafted by an attorney who is familiar with the estate laws of the state where you live. We are not engaged in legal or tax advisory service.

The purpose of this document is to provide general gift, estate, and financial planning information. Watch for tax revisions. State laws govern wills, trusts, and charitable gifts made in a contractual agreement. Advice from legal counsel should be sought when considering these types of gifts.

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# Gifts from Your Retirement Plan

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You've worked hard and planned for retirement. Now, with a little creativity, you can leverage your retirement assets to benefit you and your family, reduce your taxes, and support *Unity North Atlanta* far into the future.

## How It Works

- Name *Unity North Atlanta* as a beneficiary of your IRA, 401(k), or other qualified retirement plan. See [Retirement Plan Beneficiary Language](#) for wording.
- Pass the balance of your retirement assets to *Unity North Atlanta* by contacting your plan administrator.
- Please advise *Unity North Atlanta* so we may thank you.

## Make a "Tax-Free" Gift Through Your IRA

- IRA Charitable Rollover is Now Permanent

## Benefits

- Continue to take regular lifetime withdrawals.
- Maintain flexibility to change beneficiaries if your family's needs change during your lifetime. Your heirs avoid the potential double taxation on the assets left in your retirement account.

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# Gifts of Personal Property

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## How It Works

- You transfer a valuable painting, antique, or other personal property to *Unity North Atlanta*. *Unity North Atlanta* may hold and display the property or use it in the furtherance of its mission.
- *Unity North Atlanta* may sell the property at some point in the future and use the proceeds for its mission.

## Benefits

- You receive an immediate income tax deduction for the appraised value of your gift and pay no capital gains tax, so long as the gift can be used by *Unity North Atlanta* to carry out its mission.
- In certain cases, you can use personal property to fund a life-income gift that provides you and/or other loved ones with an income now and benefits *Unity North Atlanta* in the future.
- Without using cash, you can make a gift that is immediately beneficial to *Unity North Atlanta*.

# Sample Gift Language for your Will or Revocable Living Trust

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A gift to *Unity North Atlanta* in your will or revocable trust enables you to support our mission and make a difference in the lives of future generations. A bequest:

- is easy to arrange.
- will not alter your current lifestyle in any way.
- can be easily modified to address your changing needs.

## Residual Gift Language

A residual bequest comes to us after your estate expenses and specific bequests are paid:

*I give and devise Unity Church of Practical Christianity (dba Unity North Atlanta) (Tax ID #58-1385330), located in Marietta, GA, all (or state a percentage) of the rest, residue, and remainder of my estate, both real and personal, to be used for its general support (or for the support of a specific fund or program).*

## Specific Gift Language

Naming *Unity North Atlanta* as a beneficiary of a specific amount from your estate is easy:

*I give and devise to Unity Church of Practical Christianity (dba Unity North Atlanta) (Tax ID #58-1385330), located in Marietta, GA, the sum of \$\_\_\_\_\_ (or asset) to be used for its general support (or for the support of a specific fund or program).*

## Contingent Gift Language

*Unity North Atlanta* or its affiliates can be named as a contingent beneficiary in your will or personal trust if one or more of your specific bequests cannot be fulfilled:

*If (insert name) is not living at the time of my demise, I give and devise to Unity Church of Practical Christianity (dba Unity North Atlanta) (Tax ID #58-1385330), located in Marietta, GA, the sum of \$\_\_\_\_\_ (or all or a percentage of the residue of my estate) to be used for its general support (or for the support of a specific fund or program).*

## Retirement Plan Beneficiary Language

You may name *Unity Church of Practical Christianity (dba Unity North Atlanta) (Tax ID #58-1385330)*, located in Marietta, GA as a beneficiary of your IRA or other qualified retirement benefits. Donors should consult with their tax advisor regarding the tax benefits of such gifts.

Naming *Unity North Atlanta* as the beneficiary of a qualified retirement plan asset such as a 401(k), 403(b), IRA, Keogh or profit-sharing pension plan will accomplish a charitable goal while realizing significant tax savings. It can be costly to pass such assets on to heirs because of heavy tax consequences. By naming *Unity North Atlanta* as a beneficiary of a retirement plan, the donor maintains complete control over the asset while living, but at the donor's death the plan passes to support *Unity North Atlanta* free of both estate and income taxes.

Making a charitable gift from your retirement plan is easy and should not cost you any attorney fees. Simply request a change-of-beneficiary form from your plan administrator. When you have finished, please return the form to your plan administrator and notify *Unity North Atlanta*. We can also assist you with the proper language for your beneficiary designation to *Unity North Atlanta*.

# ***SAMPLE CODICIL***

[date]

I, [name], a resident of the County of [county], State of [state], declare that this is the codicil to my last will and testament, which is dated [date original signed].

*I add or change said last will in the following manner:*

*[List all specific changes or additions to the original will. Reference each section number of the will and the specific language you will be affecting. **This is where you could include a bequest to support our mission. See our suggested bequest language that can assist you.**]*

Otherwise, I hereby confirm and republish my will dated [date original signed], in all respects other than those herein mentioned.

I subscribe my name to this codicil this [day, e.g. 1st] day of [month], [year], at [full address where signed], in the presence of [full name of first witness to codicil], [full name of second witness to codicil], and [full name of third witness to codicil], attesting witnesses, who subscribe their names here in my presence.

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Maker

## **ATTEST**

**On the date last above written, [name], known by us to be the person whose signature appears at the end of this codicil, declared to us, [full name of first witness to codicil], [full name of second witness to codicil], and [full name of third witness to codicil], the undersigned, that the foregoing instrument, consisting of [number of pages to codicil] page(s) was the codicil to the will dated [date original signed]; who then signed the codicil in our presence, and now in the presence of each other, we now sign our names as witnesses.**

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Witness

Address:

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Witness

Address:

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