

## Unity of The Blue Ridge Legacy Giving Program



Make your wishes known. How much support do you want to give to the causes and organizations that are important to you? Documented properly under the appropriate state law prevents others from making those decisions for you.

For 75 years, Unity of The Blue Ridge has been transforming lives and radiating love. The loving generosity of many people over the years has ensured we have always had the means to keep the lights on and the love flowing. Leaving a gift to Unity of The Blue Ridge in your estate plan can help make sure our ministry continues to provide positive, practical spiritual teachings to help the current and next generations live healthy, prosperous, and meaningful lives. There are many ways to give, and your gift can be for a specific purpose or to be used for general support. Your gift will help lay a foundation of financial stability that will serve people who live after your lifetime – **a legacy of love.**

### Creating an Estate Plan Is Essential

While this information encourages estate giving to Unity of The Blue Ridge, our most important goal is to encourage you to create or update your estate plan. Gallup polls estimate that less than half of Americans have a will when they pass. Estate planning is essential. It determines:

- How your possessions are distributed
- What medical decisions are made and who makes them when you are unable
- Guardianship of minor children if any
- Whether or not your estate avoids probate

The purpose of our Legacy Giving Program is to encourage planned gifts to our ministry. Legacy giving can be easy and will provide Unity of The Blue Ridge an opportunity to expand our programs, bless our spiritual community and may provide tax savings to you and/or your estate.

**Wills or Living Trusts:** Please consider including a gift to Unity of The Blue Ridge in your will or living trust. Less than 6% of American households have included nonprofits in an estate plan. Called a charitable bequest, there are many benefits of including Unity of The Blue Ridge in your will or trust:

**It's simple.** You just need to add a few sentences in your will or trust!

**It's flexible.** Because you are not actually making a gift until after your lifetime, you can change your mind at any time.

**It's versatile.** You can structure the bequest to leave a specific item or amount of money, make the gift contingent on certain events, or leave a percentage of your estate to us.

**It may provide tax relief.** If your estate is subject to estate tax, your gift is entitled to an estate tax charitable deduction for the gift's full value.

If you would like to gift Unity of The Blue Ridge in this way, please contact us at [bookkeeper@unitync.net](mailto:bookkeeper@unitync.net) or 828-891-8700.

## **There is more to Legacy Giving than what is in your Estate Plan. With investment and retirement assets you can create your Legacy now.**

**Gifts of Stock:** Making a gift of appreciated stock that you have owned for more than one year may result in significant tax savings. By donating the stock directly to Unity, you are not subject to capital gains tax on the appreciation, yet the tax-deductible gift amount is the fair market value of the stock. This also applies to mutual funds and bonds. If you would like more information on how to transfer a gift of stock, please contact your financial advisor and or stockbroker and contact us at [bookkeeper@unitync.net](mailto:bookkeeper@unitync.net) or 828-891-8700.

**Retirement Assets:** Want to get the most value from your nest egg, protect your heirs from taxes and help change people's lives? Consider leaving a portion of your retirement plan assets to Unity of The Blue Ridge.

If you die with taxable retirement plan assets in your estate, those assets may be subject to income taxes which can reduce the amount to be passed to heirs by up to 37%. In contrast, Unity of the Blue Ridge, a nonprofit organization is tax-exempt and eligible to receive the full amount bypassing federal taxes. Income taxes can be eliminated or reduced through a carefully planned charitable gift.

Consider these gift options:

- Designate Unity of The Blue Ridge as the primary beneficiary for a percentage (1 to 100 percent) of your retirement plan assets.
- Designate a specific amount to be paid to us before the remainder is divided among family beneficiaries.

If you would like to gift Unity of The Blue Ridge in this way, please contact us at [bookkeeper@unitync.net](mailto:bookkeeper@unitync.net) or 828-891-8700.

## **Your Required Minimum Distribution can be a Qualified Charitable**

**Distribution:** Gifting all or a portion of your taxable retirement funds Required Minimum Distribution (RMD) directly to Unity can result in substantial tax savings. If you are 70 1/2 years of age and must make an RMD, consider a direct transfer of your RMD from your taxable retirement funds account to Unity. Called a Qualified Charitable Distribution (QCD) it has a huge tax benefit. Up to \$105,000 of the RMD will not be included in taxable income. Contact your account custodian to request a QCD to Unity.

If you would like to gift Unity of The Blue Ridge in this way, please contact us at [bookkeeper@unitync.net](mailto:bookkeeper@unitync.net) or 828-891-8700.

Please be sure to consult with your own attorney or tax adviser before making any bequests to Unity of The Blue Ridge. They are in the best position to assess your personal situation, provide guidance and ensure compliance with all state and federal requirements. Use our legal name on all legal documents. It is Unity Center of Christianity, Inc. (DBA Unity of The Blue Ridge). EIN #56-6024201. Our mailing address is 2041 Old Fanning Bridge Road, Mills River, NC 28759. For any questions regarding the Unity of The Blue Ridge Legacy Program, please contact us at [bookkeeper@unitync.net](mailto:bookkeeper@unitync.net) or 828-891-8700.

**With deep appreciation for your support of Unity of The Blue Ridge, thank you.**