



# LEGACY GIVING

## A Guide for UU Congregations

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## Words of Welcome

As you begin to shape your legacy gifts program, take heart! It is not as complex or overwhelming as it may at first seem. While there are many types of planned gifts, the nuts and bolts of legacy giving are very much the same as annual and campaign fundraising: **It's all about mission, vision, and asking for the gift.**

You don't need to become a professional charitable gift planner to build a successful planned giving program in your congregation – and you don't need to do it alone. The Unitarian Universalist Association of Congregations (UUA) has resources to help you along the way. Our professional staff is here to help Unitarian Universalists make meaningful gifts for the future of our liberal religion. If a donor wishes to provide for their own congregation, we will help them do just that. If donors wish to support two or more UU entities via a planned gift, we will help them do that, too. We call it **umbrella giving**.

This guide is intended to be an overview of the *practical* more than the technical side of planned giving. For bequests and other types of planned gifts the UUA Legacy Gifts staff has the experience and expertise to help individuals complete gifts that fulfill their wishes to make a difference in Unitarian Universalism's future.

This guide will help you plan and conduct your legacy giving campaign, so that you and others in your congregation can start soliciting gifts. You will succeed if you focus your planned giving program on creating a culture of legacy giving, of cultivating gratitude for all who sustain your community, and on asking individuals to give. See yourself as a donor advocate, helping UUs find ways to be generous.

As your partner in planned giving, the UUA Legacy Gifts staff strives to provide professional, timely, and reliable service and information. In addition to this guide, we offer a number of resources, in print, by phone, e-mail ([legacy@uua.org](mailto:legacy@uua.org)), and on line at the UUA website: [www.uualegacy.org](http://www.uualegacy.org).

UUA Office of Legacy Gifts

## AN OVERVIEW OF PLANNED GIVING

In the area of planned giving, it is easy to get bogged down in legal, tax and financial technicalities. Detailed knowledge of the legal and technical aspects of planned gifts is not necessary to run a successful planned giving program in your congregation. Some general knowledge, however, will assist you in understanding how to conduct a successful planned giving program and perhaps empower you to meet with individuals and discuss how they might make meaningful gifts.

### 1. What Are Legacy, or Planned Gifts?

A wide range of giving opportunities fit under the planned giving umbrella, including charitable bequests, life income gift arrangements (charitable remainder trusts and gift annuities), as well as gifts of real estate and gifts that use retirement and insurance plan benefits. Planned gifts could also include other assets, such as mineral and timber rights or oil and gas leases.

Most planned gifts are deferred, meaning your designated beneficiary will enjoy the financial benefits after the donor dies. Often a planned gift is the largest single gift donors will ever make, so careful thought and estate planning is in order.

#### **Many planned gifts fall into two categories:**

**Testamentary gifts** (*bequests*) are by far the most popular, reliable, and inexpensive planned gift. These take the form of specific provisions within a donor's will, stating that all or some portion of the donor's estate will be a charitable gift to your congregation. Bequests will be made during both the leanest and the best of financial times.

With umbrella giving, donors may make their bequest to the UUA, stipulating gifts to other UU entities. The UUA will administer the distribution of funds to all of the named UU beneficiaries.

**Life income gift arrangements** are another popular form of planned giving. These may take the form of charitable trusts and gift annuities. Simply stated, a donor makes a gift of \$10,000 or more (\$250,000 or more in the case of a charitable remainder trust), enjoys an immediate income tax deduction for a portion of the gift, reduces some or all capital gains, and receives a quarterly check for the rest of their life. After the donor dies, the gift is distributed to your congregation, the UUA, a UU entity or a combination of these according to the donor's wishes through Umbrella Giving.

Planned gifts come in a variety of forms, and involve many different kinds of assets. Given this diversity, it not feasible to illustrate here *all* the ways in which planned gifts may come to your congregation. Instead of becoming experts on the details of various types of planned gifts, you and your fund raisers need to know a few basic “golden rules” that indicate someone who might be interested in making a planned gift.

### **Know what gift arrangement to suggest.**

- High annual income suggests either or both a current gift and a deferred gift.
- Comfortable to low annual income, owning a lot of highly appreciated assets, suggests a gift that provides a lifetime income.
- Moderate to high degree of apprehension about financial future may suggest a gift annuity or charitable remainder annuity trust.
- Insecurity about retirement and health care costs related to aging suggests a bequest.

Whatever gift may be offered, the Legacy Gifts staff is here to assist you in making it feasible for all involved. **In the end, what is most important is for you to make the call and the visit and to provide the opportunity for the donor to offer their gift.**

## 2. Why Are Planned Gifts Important?

Planned gifts, including charitable bequests made through a will, are often the single largest and most significant gifts an individual can and will make to your congregation. Individuals usually give bequests and planned gifts to what has mattered most to them in their lives – family, friends, and institutions that share their core values. The level of commitment and interest shown by a planned gift is deep and for the long-term. It is a rare person who gives away a life’s savings on a whim. Many instead evaluate their fundamental values and priorities and apply these to a plan for how they want the assets in their accumulated life estate to be distributed and used after they die.

Sometimes, it is a gift intended to provide long-term or perpetual support to your congregation, the UUA or other UU entity, such as a gift to a permanent endowment. Planned gifts therefore are essential to the financial future of your fellowship, society, or congregation and Unitarian Universalism as a whole. Indeed, a planned gift can be the ultimate gift of a lifetime for the donor. Planned gifts will not be made from disposable annual income or by digging a little deeper for a “stretch” gift as in a campaign. Instead, a planned gift is usually a donation made from the assets accumulated over a person’s lifetime, and it is often a contribution to an endowment.

For some donors, a planned gift is part of an overall estate plan, which they have developed with a tax, legal and/or financial professional, since planned giving tools provide professional estate planners useful options for helping clients increase current income in a tax-favored manner, while providing vehicles for diminishing a client’s assets

for estate tax. Tax savings are seldom the primary or sole motivating forces for charitable contributions. In some instances, however, the tax benefits of philanthropy allow some individuals to give more than they initially thought possible.

### 3. Who Gives?

Conventional wisdom holds that people between 55 and 75 years in age are the most likely age group to make planned gifts, but a planned gift may be made at any point in an adult's lifetime.

At any age, in every economic circumstance, charitable bequests are by far the most commonly used form of planned giving. Bequests are relatively inexpensive to arrange, they are "no risk" gifts, and they are easy for congregations to promote. All a donor needs to do is complete a legal will. **All you have to do is ask.**

By any measure, many Unitarian Universalists are at a point in their lives to make a commitment to the future of our liberal faith. Your congregation's mission or "vision" statement therefore should be compelling. How contributions will actually be used should be common and public knowledge. If gifts are going to your endowment fund, prospective donors will want to know how their gifts will be invested and managed, how endowment earnings will be allocated for spending or re-investment, and under what circumstances, if ever, the principal might be invaded.

#### **Identify individual prospects with one or more of these common characteristics:**

- Frequent visitor
- Serving on a board or committee
- Active volunteer
- Surviving spouse
- Without children, or whose family obligations have already been met
- Alumni
- Frequent donor
- Do not be limited by your perception of someone's means. A legacy gift is often the largest gift an individual is able to make. Don't pre-judge!

### 4. What Planned Giving Is *Not*

It is important to remember at the outset that planned giving is distinct from other types of fund raising typically done in your congregation.

The annual canvass, for example, seeks contributions to fund the operating budget. People expect to be asked to make a pledge each year and make donations from disposable annual income. Pledges are paid in installments, usually by check, and

increasingly by electronic fund transfers, using credit or debit cards. Occasionally stock gifts are made.

A capital fund drive seeks financial resources for specific projects, such as building improvements, facility expansion, or land purchases. These occur, at their shortest possible interval, once every five years. Capital campaign pledges are usually three to five times larger than the individual annual canvass pledge amount. Pledge payments are made over three to five years, and donors usually have to “stretch” their financial resources to contribute. People may dip into savings or use non-cash assets to make a campaign gift.

On the other hand, a planned giving program could be described as work that has a beginning, but has no end, unlike both the annual canvass, which occurs within a set amount of time (weeks, maybe months), and a capital campaign, which begins and ends in a matter of years. Planned giving programs are forever. People will give to endowment funds at different times of their lives – most will do so at death. Their lives, not the church calendar or the schedule of a building project, will determine when they are ready to make their ultimate gift to the congregation.

## 5. TIPS AND TRAPS

**Boundaries** - In the enthusiasm to assist individuals in planning legacy gifts, beware of becoming a personal advisor or offering legal or financial advice. It is inappropriate, even unethical, for a fund raiser to exercise undue influence or to direct a donor's personal affairs. It is always prudent to be mindful that your role is as a fund raiser securing contributions for the congregation. That doesn't mean that you cannot be of some help, but it does mean that you need to guard the boundary between providing information and becoming a donor's personal representative or certified financial planner or attorney. *Indeed, it would be a conflict of interest if you were.*

**Professional Resources** – Always encourage donors to seek independent qualified counsel before they commit to a gift plan of any significance or complexity. Avoid the temptation to promote a particular professional as legal or financial planning counsel for your planned gift donors. To insure against any hint of conflict of interest, your donors need to make an informed decision and choose their own independent counsel to look after their interests. The congregation should not make the choice for them.

**Fear of the Unknown** – Congregation volunteers faced with the prospect of being responsible for conducting a planned giving campaign often feel at a loss to understand the technical complexities of the more sophisticated planned giving vehicles. This feeling manifests itself in a fear that keeps most volunteers from attending to the most important part of planned gift fund raising: talking one-on-one with potential donors.

**Don't let the fear of not having all the answers stop you from making calls and meeting with donors.** Be willing to admit to a donor that you don't have all the

answers. Authenticity and openness will build trust. You will have success if you speak about what you know, i.e., why your church and Unitarian Universalism are important and worthy and in need of financial support. This is what is most important.

## HOW TO BEGIN A PLANNED GIVING PROGRAM

Someone once said, “Fund raising is a spiritual exercise,” and that rings true. Whether you are conducting a car wash, a bake sale, the annual canvass, a capital campaign, or building your endowment, fund raising is very personal. It takes discipline, love, perseverance and creativity. It is part art, part science. There is no “one size fits all” plan or guaranteed pattern for success. There are, however, proven techniques, tools, and practices for effective fund raising. They are:

- Set a goal.
- Find someone to lead the fund drive.
- Recruit volunteers to help and give them clear, achievable tasks.
- Identify who will be asked to make a contribution.
- Meet face to face with donors when you ask for the gift/pledge.
- Say thank you for every contribution.
- Keep careful records of financial support.
- Report how the money has been used.
- Publicly recognize supporters.
- Say thank you again. Thank donors and volunteers (repeat this step liberally).
- Fund raising leaders and volunteers deserve a lot of thanks and public recognition.

This is important to recruiting new leaders and volunteers.

All types of fund raising use these basic tools and techniques. Planned giving therefore is not much different than other fund raising activities, in which you may have been involved in your congregation. Yet, unlike the annual canvass or the a capital campaign, planned gift fund raising usually takes more time and personal attention before and after the gift or pledge to give is completed.

Organizing a planned giving program can seem overwhelming and complicated. Like all fundraising, it is a challenge. With a bit of knowledge and a lot of willingness to listen, talk and visit with potential donors, you can have a successful planned giving program. Whatever your circumstances, the most important things to do are these:

1. Identify five or ten people you can visit and ask for a planned gift this year. And do it.
2. Identify five or ten more people you will visit and ask for a planned gift this year or next.
3. Encourage everyone to complete a legal Will and include a gift to our UU future.

Keeping these three simple principles in mind, you are now ready to consider a broader outline for carrying out a planned giving program.

## An Outline for a Successful Planned Giving Program

### A. Preparation

*Involve the Board and professional staff; get their support*

*Consult with other leaders in your congregation*

*Form a planned giving committee*

*Create a plan for recognizing generous donors, such as a Legacy Society*

*Compose a mission statement for the planned giving committee*

### B. Gift Guidelines

*Propose guidelines for the Board to consider and approve.*

*Guidelines might address these questions:*

- What do we do when we receive an unrestricted bequest? Does it automatically go into the endowment?
- Under what circumstances will we credit a bequest to the operating budget? Who would make this decision?
- Are there any purposes/uses we would like to encourage?
- Who should review and approve/decline gifts with restrictions?
- Are we equipped to handle stock gifts? If not, contact the UUA for assistance.
- Are we equipped to handle gifts of real estate?
- Draft and adopt a Gift Acceptance Policy. Contact the UUA Office of Legacy Gifts for samples.

### C. Endowment Funds

*Consult the Endowment Fund web pages:*

[www.uua.org/finance/investment/174299.shtml](http://www.uua.org/finance/investment/174299.shtml) for detailed information about this topic.

- If you have an endowment fund, review statements of its purpose, investment policies, and any rules that exist for directing gifts. If you do not have an endowment fund, consider establishing one before any gifts arrive.
- Donors usually want to know that a gift to the endowment will be managed well, with good investment strategies, regular reports to the congregation (and to donors), about the financial status of the endowment.
- Donors also want to be assured that the congregation is fiscally sound in its management of the fund, using for its express purposes, and has a plan for making decisions should the need arise to invade principal.

**D. Identify who might be most interested in supporting the long-term vitality of your congregation.**

- Speak with leaders and long-time members to find out who might already have your congregation in their estate plans.
- Review the church directory and make a list of the 10 best prospects, the people who are most important to speak with first.
- Make a legacy gift yourself.

**E. Ask for the Gift (Cultivation)**

*Preparing to Contact Prospective Donors*

- Who will ask?
- When?
- Arrange visits with people who are prospects.

*Making the Visit*

- Visit and talk to prospects about what your congregation means in your life and ask them what the congregations has meant to them.
- Listen.
- Bring news about programs of particular interest to each prospect.

*After the Visit*

- Follow-up with personal notes, say thanks for taking time to meet, and way when you'll next be in touch.
- Follow-up with phone call to answer questions.
- Stay in touch – but go easy.
- Contact the UUA for assistance if needed.

**F. Stewardship and Accountability**

- Thank your contributors.
- Keep them informed about how their gifts are being used or will be used.
- Recognize them – at special events, on a wall plaque, in announcements (except for anonymous gifts)
- Plan events of interest to them.
- Strengthen the connection to Unitarian Universalism.

**G. Getting the Word Out**

- Write newsletter announcements.
- Write articles featuring generous donors after receiving their consent.
- Develop literature and brochures.
- Hold dinners or special events to honor of the Legacy Society.
- Hold a seminar/workshop series on charitable estate planning.

# Elements of a Successful Planned Giving Program in Your Congregation

## 1. Form a Legacy Giving Committee

The size of your congregation will determine how you approach planned giving. One very committed volunteer can accomplish a great deal in a group of 70-100, but a team is always more fun and is an effective way to train others in this kind of fund raising. Larger congregations will need more volunteers who can help identify planned gift donor prospects, visit individuals, develop marketing materials, and find ways to keep senior members involved and feeling appreciated in the life of the congregation. Stewardship of the UU movement is a responsibility to be shared and passed on. Consider including young adults and youth on the Legacy Giving Committee. It will be an education for them and for you.

A Planned Giving Committee may be expected to:

1. Make the case for gifts to the endowment.
2. Institute a “Legacy Recognition Society” to honor and thank those who have already arranged a gift to the church from their estate.
3. Identify individuals who are likely to complete a planned gift.
4. Visit or make sure people are visited and asked face-to-face for a gift commitment.
5. Thank and recognize all donors.
6. Educate and motivate leadership and general membership toward a theology of abundance and generosity.
7. Publicize and encourage bequests and other planned gifts.
8. Recruit, train, and manage volunteers as needed, and thank them.
9. Plan for and implement gift acceptance guidelines and procedures.
10. Collaborate and cooperate with other fund raising committees.
11. Understand how the UUA Legacy Gifts team can help.
12. Sponsor special seminars and events.

## 2. Inform and re-inform lay and professional leadership of the benefits of Planned Giving.

Most people have heard about planned giving in one way or another, but don’t assume they fully understand it or know how it can make a difference in their lives and in the life

of your congregation. Consider making a presentation to your governing Board and other key leaders explaining the "win-win" opportunities a Planned Giving program creates.

Tell them how the UUA can help, with resources, advice, and depending on the state you are in, our **Charitable Gift Annuity program**. This gift arrangement makes payments to one or two people for the rest of their lives. Upon their deaths a significant gift comes to your congregation and/or the Association as a whole. Assets are invested in a socially responsible manner, and held in trust at State Street Global Advisors Trust Company in Boston, Mass.

Also, if your congregation has no endowment fund or no guidelines for an existing fund, we suggest you recommend to the leadership of your congregation to create guidelines now. Please visit [www.uua.org/finance/investment/174299.shtml](http://www.uua.org/finance/investment/174299.shtml) for information about endowment funds.

Repeat this exercise periodically. Follow up with handouts and a personal visit to ask for the leadership to make a commitment to provide a gift in their Wills or some other kind of planned gift. When your professional and lay leaders know what Planned Giving has to offer, they can both apply it in their giving and help identify others who might enjoy giving to the future of Unitarian Universalism.

### **3. Structure your program carefully.**

Your Planned Giving program should *create momentum* through marketing. Include short testimonials during Sunday services, place announcements and gift stories in your newsletter and publicize a list of people who already have Unitarian Universalism in their Wills. Write letters, use brochures, make a permanent Legacy display in the church building. Include people of all ages. Create opportunities to recognize and honor your elder members and their service to our UU community. They will feel appreciated for their living history, memories, and experience.

Cultivate your planned giving prospects. Discover what they really like about your UU community, visit them regularly, and find ways for them to get involved. When they give, thank them and recognize their contribution publicly. This may be particularly important for someone who does not get out very often.

### **4. Identify your planned gift prospects.**

Review your lists of current membership and friends of the congregation. Ask a few people who know the congregation well to look over the list and help you identify who is likely to make a charitable bequest of some kind.

Here's a common profile of a planned gift prospect: Someone who is over 55; has met his or her family obligations, or is single; is deeply committed to Unitarian Universalism; contributes to your congregation; and has both the means and the inclination to make additional contributions.

That said, **everyone** is a legacy giving prospect. Simply because someone gives a small amount to the canvass does not mean they have nothing more to give. People on limited incomes may be honored to be asked to make a bequest. Some people may be willing to designate the congregation as the beneficiary of a life insurance policy. Every adult should be encouraged to remember your society, fellowship, or congregation in their wills. Cultivate a culture of legacy giving.

### **5. Ask for the gift. Ask for the gift. Ask for the gift.**

Each congregation's resources for a Planned Giving program will be different; for instance a congregation of 500 members has different resources than does a congregation of 55. Whatever your circumstances, as mentions earlier, the most important things to do are these:

1. Identify at least 10 people you can visit and ask for a planned gift this year.
2. Identify 10 more people you will visit and ask for a planned gift this year or next.
3. Encourage everyone to complete a legal Will and include a gift to our UU future

You may want to create a brochure outlining the purposes of your endowment fund and highlighting ways to support it. Just remember, people give to people and to something they care about deeply. A brochure alone, no matter how well conceived, will not bring in gifts. You will. It is always good practice to make your own contribution before you ask someone else to give.

### **6. Create a Legacy Recognition Society.**

Every UU society, fellowship, and congregation should encourage and promote legacy gifts, such as gifts by will, beneficiary designation, or other forms of legacy giving. Find out who in your congregation already has a charitable bequest for the congregation. Invite them to tell you why they have done this, and ask them to be charter members of your congregation's Legacy Society—a society organized to recognize and thank generous members who have arranged a charitable estate gift that will benefit your congregation. Explain that their generous example is a powerful way to inspire others to do the same.

Ask the charter members if they would be willing to speak with others about why they have provided for the future of the congregation. Would they write something for the newsletter? Do they know others who should be invited to join?

Give the Society a meaningful name. Encourage participation and imagination in naming it. Ask the artists in your congregation to contribute, by writing poems, songs, painting, drawing, whatever they can to make the legacy society as inviting as possible. Have fun with it.

Create a brochure about the Legacy Society and include a mission statement that will inspire others to join. Include suggested language for designating a gift to your congregation. Offer anonymous membership, but do ask people to share some information about their legacy gift.

Publish a list of the Legacy Society members; or start a permanent recognition wall or banner.

Identify a group of people who are likely to be interested in providing support after they are gone. Send them formal invitations to join the Society; enclose a reply card for them to return to request more information or to signal that they do have a legacy gift in place. Follow up with a phone call and a personal visit. Enlist the help of others, including Legacy Society members.

Offer special events and programs for Legacy Society members, and create opportunities to say thank you and keep them involved. Find out whether the religious education program would like to get involved, for example by having the children and youth interview Legacy Society members and write biographies of their lives.

## **7. Prepare to receive record and administer gifts.**

Your program also needs to be able to process and administer gifts. Obtain the services of a broker to receive gifts of securities, mutual funds and the like; some might do this for a reduced fee or *gratis*. Work out an accounting system for gifts to the endowment. Make sure all contributions are properly acknowledged. Consider arranging for Board members to thank donors. Sample bequest intention and tracking forms are available from the UUA Office of Legacy Gifts.

## **8. Say thank you!**

Always say thank you. When someone joins the Legacy Society, thank them for their generosity and foresight. Ask members of the governing Board to say thank you, too.

## **9. Honor, recognize, and involve donors in the life of your congregation.**

Treat your Legacy Society members and other planned gift donors well, and many of them will give again. Someone who has provided a legacy gift to the congregation is deeply committed and may be moved to do something special during their lifetime.

An occasional note or visit, a community service project, an annual dinner or monthly forum, and a simple telephone call are all ways to express appreciation to those who care enough about the congregation to give to its future. Some of your legacy gift donors may be housebound or otherwise restricted from social activities; remember to stay in touch with them with phone calls and visits.

**10. Avoid the temptation to over-emphasize the technical or to provide legal counsel.**

It's easy to get lost in the technicalities of planned giving (tax deductions, tax rulings, and complex gift vehicles). Your most successful efforts will be "people-centered" and "value-centered." Your planned giving program exists to help individual Unitarian Universalists give to something in which they find great value, Unitarian Universalism. Your purpose is to make it possible for people to fulfill a desire to help our liberal religion, to help our values endure to serve future generations.

When you meet with someone, when you write a letter or something for the congregation newsletter, or when you create a brochure emphasize the human story, the spiritual satisfaction giving has to offer. When we commit financial resources to our religious values, great things radiate, inwardly and outwardly, strengthening our connection to the community we cherish.

**11. Evaluate and revise your program frequently.**

Every 3-4 years, review the work of your committee. Review policies, procedures, and forms. Study the gifts you have received, looking for patterns that might guide your work for the next few years. What has been working well? Continue to build on these things. What could use improvement or changes? Consult with others as needed to get input about updating your practices.

**12. Develop a working partnership with the Office of Legacy Gifts staff at the Unitarian Universalist Association:**

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## A Dozen Ways to Promote Planned Giving in Your Congregation

1. Meet face to face with individuals who could make a gift. Talk about why your fellowship, congregation, or society matters. Ask them if they would like to “leave a legacy” for Unitarian Universalism.
2. Publish announcements in your newsletter. Run an ad reminding members and friends to “Remember our Congregation in Your Will.” Ask an artistic member to draw up an ad using calligraphy or a cartoon.
3. Schedule brief testimonials for Sunday service. Someone who has included the congregation in their Will could tell others why they did it. A member of the legacy giving committee could remind people whom to contact if they want to explore ways to make a legacy gift.
4. Publicly recognize bequest donors. Some people prefer to remain anonymous, but many are more than willing to be interviewed for a newsletter article, or for a brief posting on a bulletin board. Thank them during a gathering.
5. Create a bulletin board display with information about your congregation’s mission and finances. Use bright colors and bold, catchy headings. Create an atmosphere of generosity and build awareness regarding the congregation's fiscal well-being.
6. Create some informational posters about each planned giving vehicle and rotate their display. Include a contact person and their information for those people who would like more information. (Please note: contact the UUA before creating posters about Charitable Gift Annuities.)
7. Work with the religious educators in your congregation to see if there are any intergenerational opportunities. A series on giving and stewardship could have young people interviewing the founders of the congregation and sharing what they learn with the whole congregation.
8. Add information to your website about opportunities for legacy giving and/or your Legacy Society, including information about types of gifts and the name of the person to contact at your congregation.

9. Keep your professional staff and lay leaders informed about your legacy giving program. Let them know how many people have arranged a charitable bequest, or a gift annuity, or other type of legacy gift. Ask the president/chair of the Board to thank people for this support.

10. Survey your members to find out what questions and concerns they have regarding their financial and/or end of life planning. Some may want more information on pension distributions, assigning benefits, 401(k) rules, providing for heirs, value-based philanthropy. Some may want information on preparing health care proxies, evaluating long-term care insurance, and the like. Use the responses to plan a series of events that will address their concerns.

11. Gather people together for special events. Someone who already has arranged a legacy gift to the congregation might be willing to invite others to dinner at their home and use the occasion to encourage these guests to be generous too.

12. Visit the website of the Unitarian Universalist Association Office of Legacy Gifts' website - [www.uualegacy.org](http://www.uualegacy.org) - to learn what is available.