



### The 3rd Century Society

The 3rd Century Society was created in 2001 to support the continuance of the work of The Universalist Church of West Hartford.

The Society recognizes and thanks individuals who have included the Universalist Church in their estate plans. Through their strong commitment to the ideals and traditions of our free faith community, these individuals help create a solid bedrock for our church for future generations.

If you have included The Universalist Church in your estate plans, the Church would appreciate knowing of your intentions. Knowledge of bequest intentions offers the Church the opportunity to thank individuals for their foresight and generosity and helps the Board and Senior Minister plan for the future of the Church. All requests for confidentiality will be honored.

### For More Information

If you have included The Universalist Church in your will, are considering doing so, or have any questions about planned gifts, please contact:

Scott MacCloy  
860-561-8647  
or  
the church office  
860-233-3669 ext. 106

Your inquiry will be confidential and places you under no obligation.



For more information about giving options, visit the Unitarian Universalist Association's website at <http://uualegacy.org>



**Universalist  
CHURCH**  
of West Hartford

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## Making a Bequest to The Universalist Church



*"I expect to pass through this world but once; any good thing therefore that I can do, let me do it now; let me not defer or neglect it, for I shall not pass this way again."*

Stephen Grellet 1773-1855



## Making a Bequest to The Universalist Church

Bequests to The Universalist Church support the unique legacy of our Church and help to promote our ideals

for future generations. Your commitment will be recognized by membership in the 3rd Century Society, formerly known as the Wallace Fiske Society. This vital source of endowment funding will help to ensure our financial ability to maintain our free faith community.

To be sure that your exact intentions are followed, it is suggested that wills and codicils be prepared with the advice of an attorney.

### Types of Bequests to The Universalist Church

#### • CASH BEQUEST

The Universalist Church receives a specified dollar amount.

#### • SPECIFIC BEQUEST

The Universalist Church receives specified assets, such as securities.

#### • RESIDUARY BEQUEST

The Universalist Church receives all or a percentage of the remainder of your estate after other obligations have been met.

#### • CONTINGENT BEQUEST

Property is distributed to The Universalist Church only if the named beneficiary is deceased.

## Advantages of a Bequest

Your will ensures that your assets are distributed according to your wishes to the people and institutions most important to you. Through a bequest, you have the satisfaction of knowing that you will help The Universalist Church for years to come, as well as providing for your loved ones. A charitable bequest is generally deductible for estate-tax purposes.

## Charitable Trusts/Gift Annuities

As an alternative to a bequest, you may consider a Charitable Remainder Trust, a Pooled Income Fund or a Charitable Gift Annuity. The Universalist Church is named as the ultimate beneficiary, but you receive a stream of income during your lifetime. Such arrangements may give you an immediate income tax deduction even as they provide income to you. These choices may substantially reduce estate and other transfer taxes.

## Other Assets and Tax Savings

Today, IRA's, Keogh's, 401(k) plans, and profit sharing plans make up a large part of many estates. While the primary purpose of retirement fund assets is to provide a source of income during retirement, substantial balances may remain after the deaths of both the retiree and spouse. If left in the estate, these are subject to both death and income taxes.

If the Universalist Church is named as a beneficiary, those taxes may be entirely avoided. Recent legislation now permits a Qualified Charitable Distribution via a direct transfer to qualified charities totaling up to \$100,000 from tax-deferred IRA savings for those over the age 70 1/2.

Another cost-effective technique would be to name The Universalist Church as a beneficiary under a life insurance policy.

## Examples of Bequest Language

### • GENERAL BEQUEST

The following language is suggested for use in making an unrestricted bequest:

*"I give and bequeath to The Universalist Church of West Hartford, Connecticut, the sum of \_\_\_\_\_ dollars (\$\_\_\_\_\_) ( \_\_\_\_\_ shares of \_\_\_\_\_ ) ( \_\_\_% of the remainder of my estate) to be used for its general purposes."*

### • BEQUEST FOR A SPECIFIC PURPOSE

The Church Financial Manager can help with a bequest for a specific purpose. For a restricted bequest, the following language is suggested:

*"I give and bequeath to The Universalist Church of West Hartford, Connecticut, the sum of \_\_\_\_\_ dollars (\$\_\_\_\_\_) ( \_\_\_\_\_ shares of \_\_\_\_\_ ) ( \_\_\_% of the remainder of my estate) to be used for the following purpose: (for example, a major project to commemorate a loved one; funding for the organ; or a scholarship to provide aid for a person preparing for our ministry)."*

If you designate a particular purpose for your bequest, inclusion of the following language will ensure that your gift will always remain productive and will help the Church to respond to changing needs and conditions:

*"If, in the future, it is the opinion of the Board of The Universalist Church of West Hartford that all or part of the income of this fund cannot be usefully applied to such purpose, it may be used for any related purpose which in the opinion of the Policy Board will most nearly accomplish my wishes."*