



Unity House's Planned Giving Program

Making a Gift That Costs Nothing During Your Lifetime

What is Unity House's Planned Giving Program?

Unity House of Cayuga County Inc. understands that a key to its continued success depends on the financial support of its friends and stakeholder groups. Such support is critical for us to continue to provide the quality services and programs that benefit our remarkable consumers and their equally remarkable families.

Our Planned Giving Program is just that: a program that provides current and future friends and stakeholders with several ways to *plan giving* to Unity House of Cayuga County Inc., including via bequests, trusts, and other life income venues. Simply put, a planned gift to Unity House of Cayuga County Inc. is almost any contribution that exceeds the act of writing a check to us. A planned gift to Unity House of Cayuga County Inc. can be seen as an investment made to help secure our future growth by contributing to the building of a base of permanent support for us.

A sound financial future, the goal of our Planned Giving Program, will ensure the existence and quality of our services and programs for many generations to come. With your help, we can realize that goal. Together, we can be assured that these amazing individuals and their families *are* empowered and *have* futures. Join our friends and stakeholders and preserve *your* legacy and values through our Planned Giving Program.

How does one plan and give a gift to Unity House of Cayuga County Inc.?

Probably the most common method of gift-giving to Unity House of Cayuga County Inc. involves the Charitable Bequest, which is a written statement in one's will or living trust that directs that a gift be made to charity upon one's passing. In general, the most common Bequests made to Unity House of Cayuga County Inc. are one of the following types:

Specific – a specific amount is identified and designated to Unity House of Cayuga County Inc.

Percentage – a percentage of a total estate is designated to Unity House of Cayuga County Inc.

Residual – usually a percentage/amount left over from an estate after it is probated that is designated to Unity House of Cayuga County Inc.

Contingent – amount designated to Unity House of Cayuga County Inc. that is dependent on a certain event or progression of events

Unrestricted – an amount designated to Unity House of Cayuga County Inc. that can be used for any expense, capital improvement(s), etc.

Restricted – whereby the donor designates how Unity House of Cayuga County Inc. is to use his/her Bequest

As you consider making Unity House of Cayuga County Inc. the recipient of your gift via our Planned Giving Program, use the chart below to help yourself organize and determine your gift-giving goal(s), the type of gift to be made, how to make the gift, and the benefit(s) of doing so.

Donor’s Goals and Gifts Unity House of Cayuga County, Inc.

Your Goal	Your Gift	How to Make the Gift	Your Benefits
Make a quick and easy gift	Outright Gift	Donate cash, securities or property	Income tax deduction; avoidance of any capital gains tax
Make a revocable gift during your lifetime	Living Trust	Name Unity House beneficiary of assets in a living trust	Control of trust for lifetime; possible estate tax savings
Defer a gift after your lifetime	Bequest in Will	Name Unity House in your Will	Donation exempt from federal estate taxes
Make a large gift with little cost to yourself	Life Insurance Gift	Give a policy with Unity House as owner and beneficiary	Current income tax deduction; possible future deductions
Avoid double taxation on retirement plan assets	Retirement Plan Gift	Name Unity House as beneficiary of the remainder of the assets after lifetime	Avoidance of heavily taxed gift to heirs, allowing less costly gifts
Avoid capital gains tax on the sale of a home or other real estate	Real Estate Gift	Donate the property to Name Unity House, or sell it to us at a bargain price	Immediate income tax deduction and avoidance of capital gains tax
Give your personal residence, but continue to live there	Retained Life Estate	Designate the ownership of your home to Unity House but retain occupancy	Charitable income tax deduction and lifetime use of home
Secure a fixed and often increased income	Charitable Remainder Annuity Trust	Create a charitable trust that pays you a set income annually	Immediate income tax deduction and fixed income for life.
Create a hedge against inflation over the long term	Charitable Remainder Unitrust	Create a trust that pays a percentage of the trust’s assets, valued annually	Immediate income tax deduction, annual income for life
Supplement income with fixed Annual payments	Charitable Gift Annuity	Enter a contract with Unity House in which we’ll pay you fixed payments annually	Current and future savings on income taxes; fixed income for life.
Reduce gift and estate taxes on assets passing to heirs	Charitable Lead Trust	Create a trust that pays a fixed or variable income to Unity House for a set term and then passes to heirs.	Reduced size of taxable estate; keeps property in family, often with reduced gift taxes.

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Deciding what method of gift-giving is best for you may include determining your needs, clarifying your financial planning objectives, and affirming your commitment to Unity House of Cayuga County Inc. Keep in mind that a fundamental component of successful planned giving almost always entails soliciting and following the advice of a licensed, certified professional experienced in the process, such as a knowledgeable estate planner, an attorney well-versed in the area of elder law, or a certified financial planner or advisor.

With our Planned Giving Program, there is never an obligation to give – only a sincere understanding that your heritage and our purpose are one and the same, and will indeed be well-served through Unity House of Cayuga County Inc. We welcome the opportunity to begin the conversation with you.

For more information and to answer any questions you may have about our Planned Giving Program, call 315-253-6227, extension 313. We will be more than happy to help you begin implementing your wishes for Unity House of Cayuga County Inc. and our consumers and their families.

Thank you for considering Unity House of Cayuga County Inc. in all your estate planning and for helping us make a difference

*For additional information about our Planned Giving program, go to www.unityhouse.com and on our home page click on the 8th link down, **Donations and Planned Giving**, then click on the purple **HERE** link in paragraph four of that page.*