

LEGACY GIVING

PLEASE CONSIDER INCLUDING US IN YOUR ESTATE PLAN

SECULAR LEGACY SOCIETY

By including the Secular Coalition for America (SCA) or its affiliated organization, the Secular Coalition for America Education Fund (SCAEF), in your estate plan, you join our *Secular Legacy Society*. Your gift will leave a legacy to help ensure our country remains secular – an ideal enshrined in the First Amendment – and that the rights of nontheists are protected forever. Gifts to either organization are deeply appreciated and help further our mission.

Legacy giving allows you to pass on more than just possessions and money at your death. It is a way to communicate your ethics and values to your heirs, as well as leave them a community improved by philanthropy.

There are a number of ways to include the Secular Coalition in your estate plan:

- Naming us as a beneficiary of a retirement account or insurance policy.
- Making a bequest in your will or living trust.
- Naming us as a beneficiary of a donor-advised fund or the remainderman of a charitable remainder trust.

The following information is for general education on legacy giving. Please consult with your tax or legal professional to determine which giving plan is best in your particular situation.

BENEFICIARY DESIGNATIONS

One of the easiest ways to become a member of the *Secular Legacy Society* is to name SCA or SCAEF as a beneficiary or contingent beneficiary of your retirement account (IRA, 401(k), 403(b), or other type of plan). You can do this quickly and at no cost to you with a simple “change of beneficiary form” that you can get from the plan administrator.

As a general rule, withdrawals from a traditional IRA and most other retirement accounts are subject to ordinary income-tax rates. This rule applies to withdrawals made to heirs who own inherited IRAs, as well as for the original account owner. It does not apply to nonprofits such as SCA or SCAEF, so making a gift to us is very tax efficient by saving the income taxes that would be paid if children or other individuals are the retirement plan beneficiaries.

You can also name SCA or SCAEF as the beneficiary of an insurance policy by completing a change of beneficiary form with your insurance company.

BEQUESTS

A bequest is a gift that is made through a person's will or living trust that takes effect on that person's death. A common way to support either SCA or SCAEF at death is by naming us as a beneficiary in your Will or Living Trust – a bequest.

- A bequest is a gift that we receive only when you and your spouse no longer need the assets.
- You can add SCA or SCAEF to your existing will or living trust by revising and re-executing the document at any time, or by asking your attorney to execute a separate will amendment called a codicil.
- Bequests directed to SCAEF, the Secular Coalition for America Education Fund – a 501(c)(3) organization – are deductible from your federal estate taxes (if your estate is large enough to be taxed).
- Bequests directed to SCA, the Secular Coalition for America – a 501(c)(4) organization – are *not* deductible from your federal estate taxes.

TYPES OF BEQUESTS TO CONSIDER

- General bequest: Most donors plan a bequest in the form of a general-use gift. A general bequest can be a dollar amount or percentage of your estate.
- Specific bequest: You designate a specific asset (e.g., stocks, bonds, real estate, mutual fund shares, etc.).
- Residuary bequest: You designate all or a portion of your estate's residue (what is left after payment of taxes, debts, settlement costs have been satisfied).
- Contingent bequest: Can be a general, specific or residuary bequest that designates a contingent beneficiary if the primary beneficiary predeceases you.

SAMPLE BEQUEST LANGUAGE

The following examples are suggestions only and should be adapted by one's own legal counsel.

- **Secular Coalition for America**

I hereby give, devise, and bequeath to the Secular Coalition for America, a nonprofit corporation exempt from taxation under Internal Revenue Code section 501(c)(4) – whose Employer Identification Number: 26-0058528 and is located at 1012 14th Street, NW, Suite 205, Washington, DC 20005 – the sum of \$ _____ to be used for its general support (or X percent of my estate or X percent of my residuary estate).

- **Secular Coalition for America Education Fund**

I hereby give, devise, and bequeath to the Secular Coalition for America Education Fund, a nonprofit corporation exempt from taxation under Internal Revenue Code section 501(c)(3) – whose Employer Identification Number is 26-1891218 and is located at 1012 14th Street, NW, Suite 205, Washington, DC 20005 – the sum of \$ _____ to be used for its general support (or X percent of my estate or X percent of my residuary estate).

OTHER WAYS TO SUPPORT SCA AND SCAEF WITH A PLANNED GIFT

If you have a donor-advised fund you can name SCAEF (although *not* SCA) as a beneficiary, or if you have established a charitable remainder trust, you can also name SCAEF (although *not* SCA) as the remainderman. These entities generally require their proceeds to go to a 501(c)(3) public charity such as SCAEF.

There are many ways to include us in your estate plans and we would be happy to discuss with you how they work, so please feel free to contact us for more information. If any of the options appeal to your circumstances, we would also be glad to talk with your advisor. Again, bear in mind that although both SCA and SCAEF are nonprofit organizations, they and their donors are subject to different tax regulations. Therefore, while we can generally describe how the vehicles work, it is important for us to emphasize that you should consult with your tax or legal advisor to determine which giving plan is best in your particular situation.

AND, YES . . .

If you have already made a provision in your estate plans for SCA or SCAEF, we thank you for your generosity. Please let us know so that we may express our gratitude and recognize you. Providing us with documentation helps ensure that we will receive the gift that you intend to make.