Legacy Giving Made Simple

A one-page guide for clergy, trustees and non-profit leaders

Many members fully intend to remember their congregation or favorite charity someday, but the intention never makes it into a will. A **Transfer on Death (TOD)** designation offers a simple, dignified way to make that gift on an investment account itself, often in minutes and without rewriting a will.

What is a TOD designation?

A TOD designation names who receives a taxable investment account when the owner dies. The owner keeps full control during their lifetime and can change or revoke the designation at any time. Assets generally pass directly to the named beneficiaries without going through probate. Retirement accounts such as IRAs use a beneficiary designation that works in a similar way.

Why it matters to your organization

- **Good intentions become real gifts.** Members can act on their generosity today, while it is on their mind.
- **Accessible to everyone.** A member can name your organization for a full or partial share, alongside children and other loved ones.
- **A lasting endowment.** Legacy gifts help sustain your mission, your building and your programs for generations.
- **Tax-efficient options.** A qualified charity generally pays no income tax on retirement account assets it inherits, while individual heirs often do.

How a member names your organization

1. Contact the firm that holds the investment or retirement account.
2. Ask for the Transfer on Death (TOD) or beneficiary designation form.
3. List your organization's full legal name, address and tax ID (EIN) exactly as shown below.
4. Choose a percentage for your organization and for any other beneficiaries.
5. Optionally, let your organization know so it can thank them and welcome them to its legacy society.

Information to share with your members

Full legal name _____

Tax ID (EIN) _____

Mailing address _____

Contact for legacy gifts _____

How Steve Ircha can help

- **Meet with your leadership** to design a simple legacy-giving program.
- **Educate your members** with plain-language presentations after services, at lunch-and-learns or in your newsletter.
- **One-on-one help** for members who want to set up or update a designation, whether their account is at Aegis Capital or another institution.

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