YOUR RETIREMENT PLAN ASSETS

COSTLY TO INHERIT

Did you know that most retirement plan assets are facing double taxation? Assets remaining in retirement plans funded with pretax dollars are considered "income in respect of a decedent" at your death. So the amount left to heirs is diminished not only by estate taxes, but the recipient also must pay income taxes on it!

If you can make other provisions for your family, there is a better option for your retirement plan assets—a charitable gift to The Shelter for Abused Women & Children after your lifetime.

To name us as the beneficiary, first consult your advisor, then instruct the plan administrator of your decision and sign whatever form is required. For an IRA or Keogh plan you administer personally, notify the custodian in writing and keep a copy with your valuable papers.

Benefits

- Eliminate all federal income and estate taxes when you name us as the primary beneficiary.
- Receive partial savings when you give us a specific amount before giving your family the remainder.
- Name us as the contingent beneficiary, which allows for greater flexibility.
- Make the most cost-effective gift you can make, saving other less-taxed assets for loved ones.

EXAMPLE

Susan wants to provide for her children, but she also wishes to leave a charitable gift. Susan decides to pass on income tax–free inheritances such as real estate, cash and life insurance to her heirs and give her retirement plan assets to The Shelter for Abused Women & Children. The assets in her account will pass to us free of any income tax obligation. In addition, Susan's gift qualifies for an estate tax charitable deduction. Most important, Susan can change her mind at any time about the gift.