

Beneficiary Designation Gifts  
Make the Most of Your  
**Retirement Plan**



How you can  
use your  
retirement plan  
to meet your  
priorities



It's Easy to Help  
Us with a  
**Beneficiary  
Designation Gift.**

Many Americans have saved for retirement using a tax-deferred account, such as an IRA, 401(k) or 403(b). If you own a retirement account, you have probably saved and invested for many years. Have you considered what will happen to your account when you no longer need it? If you give your retirement assets to your children, they may have to pay tax on their inheritance.

## Your Unused Retirement Assets Can Help Our Cause

The good news is that if you leave your retirement assets to a charity like ours, the full value of your gift can go to further our mission. There are a number of ways in which you can use what remains of your retirement assets to make a significant gift to help our cause:

- You can leave us a gift of a specific amount from your IRA, 401(k), 403(b) or other plan.
- You can leave us a percentage of one or more of your accounts.
- You can provide for your family and leave us any remainder.

You can name us as the beneficiary of one or more of your retirement accounts by contacting your plan administrator.

Account administrators make beneficiary designation forms readily available. You can call to request this form or you may be able to find the form online. Contact your administrator if you need assistance completing the form.



# The Benefits of Naming Us as a Beneficiary of Your Retirement Plan

- It is easy to leave us a gift without visiting your attorney.
- You have the flexibility to change your mind and retain the right to use your retirement assets as needed.
- You can create a lasting personal legacy in support of our cause.

If you plan to include our organization in your plans, please let us know. We would like to recognize you for your intended gift.

If you would like us to use your gift for a specific purpose, please contact us. We want to honor you and your wishes.

## You Can Help Us and Still Benefit Your Family!

We understand family comes first. If you choose to leave your retirement assets to your family, you can still help support our cause.

For example: Harriett has volunteered for our organization for years. She has always lived on a modest income, and now that she is retired, she is living off her 401(k). She has named her children and grandchildren as the primary beneficiaries of her 401(k) but has chosen to give 10% of her account to us when she passes away. As a result:

- She will continue to be able to use her account, as needed, during life.
- She will be able to provide for her family because they will receive most of the account.
- She will continue to support the causes that matter most to her after she is gone.

# Definitions

## **Beneficiary Designation**

Leaving a retirement account - such as an IRA - to another person, trust or an organization using a simple form, typically provided by a financial service or insurance company. The beneficiary can be one or more individuals and/or organizations, such as a trust or charity.

## **Primary Beneficiary**

An individual or organization that is first in line to inherit a financial account or other asset after the death of the owner.

## **Contingent Beneficiary**

An individual or organization that will inherit a financial account or other asset after the death of the owner but only if the primary beneficiary does not survive the original owner of the account or asset.



## **We Can Help!**

If your plans include a beneficiary designation gift to support our organization, please call or email us to let us know. We would like to provide you with information your account administrator will need to help you complete the beneficiary designation form. We would also like to thank you and recognize you for your generosity.

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