

The Charitable IRA Rollover Gift

The Charitable IRA Rollover has been popular with thrifty philanthropists nationwide. The Emergency Economic Stabilization Act of 2008 extends this tax-smart gift idea into the year 2009.



Minimum Distributions

You can also direct your required minimum distribution to Our Organization and thereby reduce your taxable income.

Up to \$100,000

If you are 70 and 1/2 or older, you can donate up to \$100,000 a year directly from your Individual Retirement Account to Our Organization and receive the equivalent of a 100% income tax charitable contribution deduction.

Traditional and Roth IRAs

Both Traditional and Roth IRAs may be used to make the gift. The Charitable IRA Rollover Gift must be made directly by the IRA custodian to Our Organization. The gift is a completely tax-free transfer. The gift amount is not included in the donor's income, and the donor receives no income tax charitable contribution deduction for the gift. The completely tax-free transfer provides the equivalent of a 100% income tax charitable deduction for the gift.

Practical Tax-Smart Gift Situations

Making a Charitable IRA Rollover Gift could benefit you if:

1. You have a large fund balance in your traditional IRA or Roth IRA.
2. You are a generous donor who itemizes on your federal income tax return.
3. You do not itemize on your federal tax return.
4. You would like to reduce your income for federal tax purposes.
5. You live in a state which taxes income but does not provide an offsetting deduction for charitable gifts.

We Can Help with Planning

Our Organization will be happy to help you with Charitable IRA Rollover Gift planning.

Your Logo Here

PLEASE RETURN TO:

Name
Title
Organization
Address
City, State, Zip
Phone #

- YES! I am considering a planned gift to Our Organization. Please call to discuss the Charitable IRA Rollover Gift and other taxwise options available to me.
- Please send information regarding membership in the bequest recognition society at Our Organization.
- I already have included Our Organization in my estate plan.

NAME

PHONE #

ADDRESS

CITY

STATE

ZIP

EMAIL