



Presbytery of Yukon

*Gifts of*  
**RETIREMENT  
ASSETS**



616 W 10th Avenue  
Anchorage, AK 99501

# Gifts of Retirement Assets

## PROTECTING THE VALUE YOU PASS ON:

A gift of qualified retirement assets – like IRA, 401(k) and 403(b) accounts - may be worth significantly more if you donate them than if you passed them to a beneficiary (other than a spouse). And it can have a real impact on our mission.

### Some of the Benefits:

- As a non-profit organization, there is no federal income or estate tax on the donated balance of your retirement assets. So the full value is available for charitable purposes. In contrast, retirement accounts received by your heirs are subject to income tax on the entire balance of the account.
- For estates subject to estate tax, a properly structured gift of retirement assets can pass to charity outside of the estate – and estate tax.
- Pass along to your heirs a wide range of other assets that are not subject to heavy taxation.
- Simple set-up: giving your retirement plan requires a simple form. No attorneys are involved, but it is practical to touch base with your professional advisors for their counsel.
- During your lifetime, you continue to use and receive distributions from your retirement accounts.
- Flexibility: If your circumstances change, you may easily change the beneficiary designations.

*\* We hope you will consult your qualified professional advisers on how this gift would fit into your overall plans and your eligibility for tax benefits.*

### Thank You for planning your generosity!

We are grateful for your generous giving and want to assist in any way we can.

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