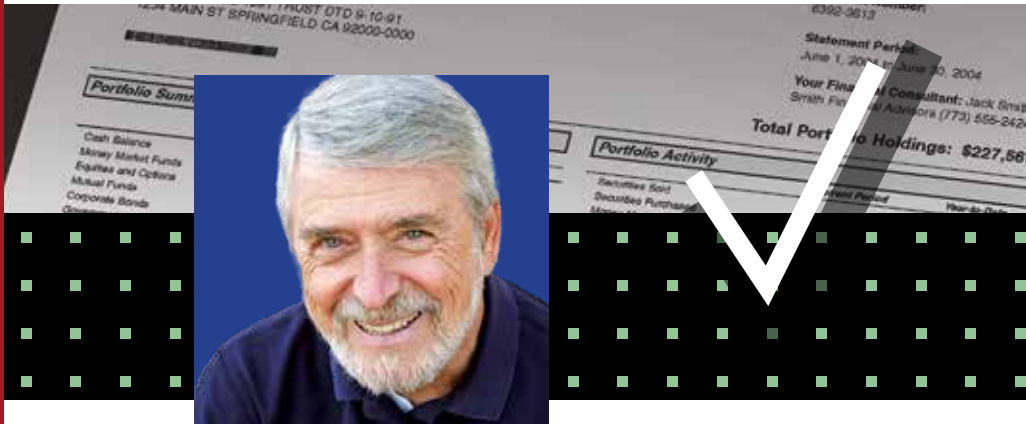


Do you look forward to your IRA required minimum distribution (RMD)?



## ANOTHER SMART USE OF YOUR IRA

While you may initially appreciate the income, as time goes on the higher withdrawal requirements may push you into a higher tax bracket, increasing your taxes.

Congress made the IRA charitable rollover permanent. The rollover law allows taxpayers who are required to withdraw money from their IRAs to give directly to charity. Because the rollover counts against your required minimum distribution (RMD), making an IRA rollover gift to an organization like ours could reduce your income and taxes.

The IRA rollover is a great way for you to help support your favorite causes. While you won't receive an income tax deduction for a rollover gift, you also won't pay any income tax on the transfer.

The transfer only works for IRAs and not other retirement accounts. You may be able to roll over your 401(k) or other plan into an IRA and take advantage of this strategy. Check with your tax advisor or contact us to learn more about how you can use your RMD for good and lower your taxes.

Here are some of the requirements for making an IRA rollover gift this year:

- You must be age 70½ or older.
- You must transfer money directly from your IRA to a qualified charity.
- You can give annually up to \$100,000 from your IRA.

**OMD**  
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This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.

## Generosity and Wise Stewardship: An Excellent Partnership

Have you ever Wished you could help? But thought you couldn't afford to give?

Perhaps you are concerned that giving may affect your cash flow or your family's financial security.

**There is good news!** You can support our mission without impacting yourself or your family.

Have you ever thought to yourself, *I'd like to give more to Christian ministry or I'd like to make an impact in my church*, but you don't know how? You may be surprised to learn that you can take steps to give and make a difference today without giving away the assets you might need now or later in life. Including charitable giving as part of your estate plan will help you do just that!

### Bequests

Naming us as a beneficiary in your will or trust is one of the easiest ways to help our cause. This gift will have no impact on your current lifestyle, and you can make a big difference in our future work.



A bequest offers you flexibility. For example, you can make a gift to us only if you outlive your spouse or others you wish to support. And your gift may be changed at any time.

### Beneficiary Designations

There are some assets that are easier to give to charity, and these gifts don't require a visit to your attorney to draft a will or codicil. For example, you can name us as a beneficiary of your retirement plan (IRA or 401(k)),

investment account, or life insurance policy. Many plan administrators and financial services companies include forms online, which makes it easy for you to complete a change of beneficiary.

There are many easy, affordable ways to give back and make a difference. Call or e-mail us and talk with your attorney or advisors to learn more about the ways you can

help your favorite charitable causes.

- You can make a bequest of:
- A fixed amount, such as \$10,000
  - A specific asset, such as a car
  - A percentage, such as 15% of your assets
  - What is left of your estate after specific bequests have been made

# Benefitting from UNNEEDED Life Insurance



*“If only I had known, I would have done this sooner”*

It’s a statement we often hear. Everyone knows you can name a spouse or child as a beneficiary of a life insurance policy. You may not know that you can also name a charitable organization such as ours as a beneficiary and help further our mission. A gift of life insurance is a wonderful way to support our work at a significant level, but at a fraction of the cost of other gifts.

## Options for gifts of life insurance

These gifts of life insurance provide specific tax benefits

Option	Benefit
Gift of existing policy	Income tax deduction
Annual gifts to cover premiums	Annual income tax deductions
Life insurance beneficiary designation	Estate tax deduction
Gift of new policy	Income tax deduction

### A gift of your policy

If you own a life insurance policy that is no longer needed for its intended purpose, a gift of life insurance can provide immediate benefits for you. If you decide to make a gift of your policy today, you will receive an income tax deduction.

### Annual gifts to pay premiums

A further option is to make annual gifts to us that can be used to pay the premiums on maintaining the policy. You can receive an income tax deduction for each year you make a gift to us.

### Naming us as a beneficiary

If you are like many people, you may not yet know if your life insurance policy will be needed and you would like to preserve your options. Another idea to consider is maintaining your existing life insurance policy during your lifetime and naming our organization as a beneficiary. Your insurance company can provide you with a change of beneficiary form that will permit you to name our organization as the sole beneficiary or as the beneficiary of a percentage of the policy proceeds.

### Creating a new policy

If you don’t currently own a life insurance policy and wish to help further our mission, you can create a new policy, name us as sole beneficiary, and give ownership of the policy to us. You will receive an income tax deduction for your gift to us. Life insurance premiums can be surprisingly low. If the policy is not paid up, you can send us a donation for the amount of the premium each year and receive an annual income tax deduction for each of your gifts, as well.

## Learn more

There are many ways you can help us and benefit! Please contact us to learn more about gifts of life insurance and other ways you can help further the mission of our organization.



## Estate Planning Made Easy

In a nutshell, estate planning is really what you want done with what you own. The good news is, you can provide for the people and causes important to you by taking simple steps now. Creating your plan for the future can be easy and even enjoyable.

While an attorney should always draft your will, we can help demystify the process and prepare you for meeting your attorney with these simple steps:

- 1. ITEMIZE YOUR ASSETS**—Take a piece of paper and draw a line down the middle. On the left side, write something you own. On the right side, write the name or names of the person(s) you wish to receive that item or asset.
- 2. ORGANIZE YOUR ESTATE**—Make the process of organizing your estate and plans even easier by downloading our free wills guide. This fill-in-the-blank guide walks you through the process of gathering information about what you own, your family, and your goals.
- 3. WRITE DOWN QUESTIONS**—Consider practical questions, such as, “If I give my house to my adult son and my adult daughter, what will they do with it?” If you come up with a question that you can’t seem to find a solution for, make a note to ask your attorney.
- 4. REVIEW YOUR PLANS FOR FAMILY**—You can give some assets to family right away and others over time. Ask us how you can provide an income stream or a lump sum to a loved one and achieve your personal and inheritance goals.
- 5. CONSIDER CHARITY**—Remember to include any charities that are important to you in your plan. If you have given during life, then consider providing for these organizations through your estate. Ask us about plans like charitable remainder trusts and gift annuities that can help your family and our mission.
- 6. VISIT YOUR ATTORNEY**—Bring the information you have gathered and questions to your attorney. Your attorney can draft a will or trust that will achieve your goals. You complete the plan through a simple signing process.
- 7. UPDATE YOUR PLAN**—Update your estate plan as your life changes. Marriages, births, and deaths are all events that may make you want you to revise your plans.

Almost everyone feels better with a plan. It is not too complicated to complete your estate plan and achieve peace of mind. It is comforting to know when you have organized your life and your plans in a way that provides for and protects your loved ones. Call or email us to request your wills guide, or to learn about other tools that we can offer you to make your planning easier.



## COMING EVENTS

Attend our coming events:

**LEAVING A CHRISTIAN LEGACY**

And this fall:

**SMART GIVING with Your RMD and IRA**

See dates and details and register at:

**theorchardefc.org**  
(under News & Events)

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.