

MAKING A GIFT TO CHARITY



In considering your plans for the future, you may not only be thinking about how to help your family but also how you might benefit one or more charitable organizations.

A bequest permits you to leave a lasting legacy and often provides valuable tax savings.

A charitable bequest is one of the easiest gifts to make. You can create a bequest of any dollar amount, gift specific property or designate a percentage of your estate in your will or trust plan. If you wish to make a gift of your IRA or 401(k) plan, this can usually be done by filling out a beneficiary designation form provided by your plan administrator.

FREE Estate Planning Guide

Using the Estate Planning Guide, you can organize what you own and state who you intend to benefit. Once your guide is completed, we encourage you to visit with your advisor to finalize your plan.

Please call or email us for your FREE copy.



HOW CAN WE HELP?

- Please contact me with more information about a gift of my retirement assets.
- I would like more information about planned gifts and estate planning strategies.
- Please send me your FREE estate planning guide.

The best way to contact me is by:

- Email Mail Telephone

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

All inquiries are treated with complete confidentiality.

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.

FamilyLife
Radio

Contact the Family Life Radio
Estate Planning Team today!

Phone: (800) 776-1070

Email: planning@flc.org

Web: myflr.org/plan

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What will you do with your

UNSPENT RETIREMENT SAVINGS?

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WHAT TO DO WITH UNSPENT RETIREMENT SAVINGS

We all want security for the future, which is why we are told to plan for retirement. Most of us hold retirement savings in assets such as IRAs, 401(k)s, 403(b)s and pensions. If you are like many people, you've held these assets for a long time and have seen them grow.

Because of the way these funds are distributed, you likely will not use all of your retirement money during your lifetime. So, the question for many individuals is, "What will I do with my unspent retirement savings?"

If you are like most people, you will designate family members as beneficiaries of your retirement accounts. The problem with doing this is that much of your savings will never go to your loved ones. The goal of this brochure is to give you some tax efficient ways to help you, your family and your favorite charitable causes, like Family Life Radio.



THE SOLUTIONS TO THE PROBLEM OF GIVING YOUR RETIREMENT TO FAMILY



While most people would like to care for family members after they are gone, the problem with giving your unspent retirement savings to your family (other than your surviving spouse) is that your savings will be taxed. Family members will pay tax at their ordinary income rate reducing the amount of money actually going to your family.

The better solution is to give your family the assets that step-up in basis at death such as stock and real estate. Unlike your retirement assets, these assets may be received and sold by your family without paying any tax. Your retirement assets actually make a better gift to charity. This is because a charitable organization like Family Life Radio can receive the entire asset tax free and make use of it to further our mission.

GIFT OF RETIREMENT ASSETS

Perhaps the easiest way to make a gift of your retirement assets through a beneficiary designation. It is easy to designate us as a beneficiary. Contact your custodian to complete your beneficiary designation. If you designate Family Life Radio, we will benefit from the full value of your gift because your retirement assets will not be taxed at your death and you will be happy knowing your gift will enable us to continue our work into the future.

RETIREMENT ASSETS FOR LIFE INCOME

You can make a gift to Family Life Radio after your passing and care for your loved ones by creating a testamentary charitable remainder unitrust funded with your retirement assets. You can actually put this plan into motion now by creating the trust and making the trustee the beneficiary of your retirement funds.

At your death, the trust will be funded and begin paying income to your loved ones. You will rest easy knowing that your family and charity are well cared for.

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