



LEAVE A LEGACY: In Your Retirement Plan Assets

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Note: This information is
not intended as legal
or tax advice.

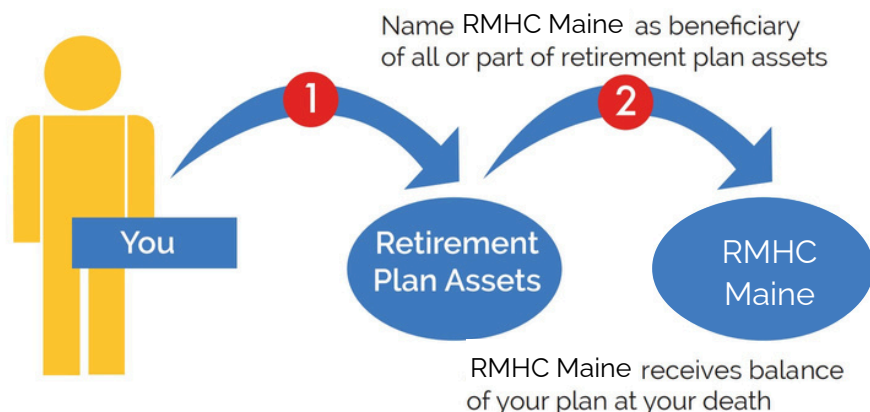
To ensure the best match
for your individual goals and
charitable vision, please
consult with an attorney
or professional advisor.

Your IRA can be a great source for making simple, tax-free gifts. If you're 70½ years or older, you can transfer the IRA Required Minimum Distribution (RMD) directly to RMHC Maine (up to \$100,000), without having to pay income taxes on your distribution. Ask your accountant or financial advisor today!

BENEFITS OF A CHARITABLE IRA ROLLOVER

- Easy way to provide comfort and relief to families.
- Counts towards your IRA's required minimum distribution.
- No income taxes are paid on the gift. You benefit even if you don't itemize your deductions.
- Doesn't increase your adjusted gross income.
- May help you avoid the Medicare high-income surcharge.
- Can mean less of your Social Security is taxable.
- Your contribution may qualify you for a brick recognizing your support in our courtyard.

How It Works





LEAVE A LEGACY: In Your Retirement Plan Assets

A TAX-WISE STRATEGY

While 401(k)s, IRAs and other retirement plans are excellent vehicles for accumulating assets for your use during retirement, much to many people's surprise, they are a far less attractive way to pass an inheritance to loved ones. Here's why:

THE TAX BURDEN

Retirement plan assets are subject to heavy income and possible estate taxes when you name anyone other than your spouse as a beneficiary. These taxes can deplete a significant percentage of your hard-earned savings — leaving less for your heirs than you had hoped.

A CHARITABLE SOLUTION

If you would like to include a gift to help children and families through your estate, consider the tax-smart strategy of naming Ronald McDonald House Charities of Maine the beneficiary of all or a part of your retirement plan assets and leaving other less-taxed assets to your heirs. Because of our tax-exempt status, the full value of your retirement plan assets make a difference in the lives of sick children.

STEPS TO TAKE TO MAKE YOUR GIFT

- 1) Contact your retirement plan administrator for a change-of-beneficiary form.
- 2) Decide what percentage (1–100) you would like us to receive.
- 3) Name RMHC Maine (EIN 01-0448263) and the gift percentage on the form.
- 4) Return the form to your plan administrator.
- 5) Contact **Sterlynn Marx** to let us know of your plans.

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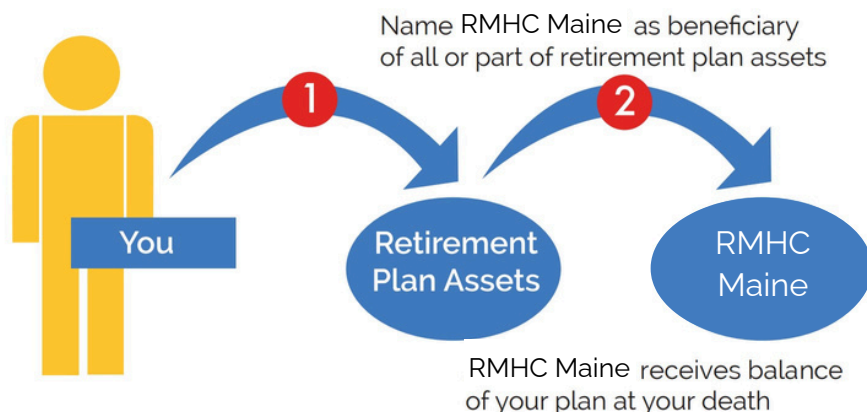
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SAMPLE Letter from IRA Owner to IRA Administrator

(date)

TO: (IRA Administrator)
(Address)
(City, State, ZIP Code)

RE: Request for Charitable Distribution from Individual Retirement
Account Account #: _____

Dear Sir or Madam:

Please accept this letter as my request to make a direct charitable distribution from the account referenced above.

Please issue a check in the amount of \$_____ (not to exceed \$100,000) payable to Ronald McDonald House Charities of Maine. Please mail the check directly to this organization at the following address:

Ronald McDonald House Charities of Maine
Attn: Robin Chibroski, Executive Director
250 Brackett Street
Portland, Maine 04102

In your transmittal to Ronald McDonald House Charities of Maine, please give my name and address as the donor of record in connection with this transfer. Please copy me on your transmittal.

Optional paragraph for requests occurring close to year-end: It is my intention to have this transfer qualify for exclusion from taxable income during the 20__ tax year. Therefore, it is imperative this distribution be postmarked no later than December 31, 20__.

If you have any questions or need to contact me, I can be reached at the information below.

Thank you for your assistance in this manner.

Sincerely,

(Plan Owner)

(Plan Owner Address)

(Plan Owner Telephone)