

ACT NOW TO SAVE ON TAXES!

If you are 70½ you can roll over up to \$100,000 from your IRA to charity. You won't be taxed on the transfer and it counts towards your required distribution. Best of all, it's easy.

To benefit this year, your IRA charitable rollover gift needs to be made before December 31. Call your IRA administrator now or contact us for more information on how to make the IRA rollover work for you.



How Can We Help?

- Please contact me with more information about the IRA Charitable Rollover.
- I have already included your organization in my will or trust.
- 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.



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ACT NOW TO SAVE ON TAXES

THE IRA CHARITABLE ROLLOVER



**THIS YEAR,
INSTEAD OF PAYING
MORE IN TAXES,
USE YOUR IRA FOR
A NOBLE PURPOSE.**



Margaret was retired and volunteered at her favorite charity several times a week and also made several donations to the charity each year. She saw her taxes were increasing and wondered how she could continue to make charitable gifts with lower income.

Margaret: *My financial advisor told me that because I was turning 70½ this year, I would have to begin taking distributions from my IRA. He also told me that because my income was increasing, my tax rate would too. I started looking at ways to save money and reduce my taxes. I talked to my favorite charity and learned that I could reduce my income and my taxes by transferring money directly from my IRA to charity.*

An individual who is age 70½ and older must take a “required minimum distribution” from his or her IRA each year. With the IRA charitable rollover, these individuals can transfer up to \$100,000 per year directly to charity and it satisfies their required minimum distribution.

Margaret called her IRA custodian and requested a transfer of \$10,000 from her IRA directly to our organization.

Margaret: *I knew that I would never use all of the money in my IRA. I was thrilled to learn that a gift from my IRA could reduce my income taxes this year while helping my favorite charity.*

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.

HOW IT WORKS

CONVERT A BURDEN TO BENEFIT

If you are 70½ or older you are likely familiar with the IRA required minimum distribution (RMD). Each year, the IRS requires you to withdraw a certain amount from your IRA whether you need the funds or not. And you pay income tax on every distribution you take. For many IRA account holders, the taxes can be a significant and an undesirable annual burden.

MAJOR GIFT WITH MINOR EFFORT

Many people are discovering that they can make a big difference to help further our mission with an IRA rollover gift. For an added benefit consider designating our organization as a beneficiary of your IRA.

REDUCE TAXES, INCREASE IMPACT

The IRA charitable rollover provides several benefits. It allows you to transfer up to \$100,000 from your IRA directly to a nonprofit this year. You pay no taxes on the transfer and your gift counts dollar-for-dollar to support our important work. You can also count the gift against your required minimum distribution, which lowers your income and taxes this year.

MAKE AN IRA ROLLOVER GIFT TODAY!

If you have further questions about how an IRA rollover gift can benefit you, please contact us. We can help you create a plan that achieves all of your personal and financial goals.

Please use the reply card on the back to contact us for additional information or visit our website today.

IRA ROLLOVER

