

Gifts of
**RETIREMENT
ASSETS**

401(k), 403(b), IRA, Keogh Accounts



**ST. ANDREW
PERMANENT
ENDOWMENT**



**Your Gifts.
Forever Invested.**

St. Andrew Permanent Endowment

5801 W. Plano Parkway | Plano, Texas 75093
972.380.8001 | standrewumc.org/endowment

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 St. Andrew 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 Setup** | 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.

Thank you for considering this gift!

Please consult with your professional advisers on how this gift would fit into your plans.

If you have questions, please contact the church business office: 214.291.8012.