



GIFTS OF RETIREMENT PLAN/IRA ASSETS

If you're considering supporting both loved ones and March of Dimes at your death, your estate may reap substantial tax savings by thoughtfully planning which assets will be distributed to heirs and which will be distributed to charity. Retirement plan/IRA assets are excellent assets to satisfy your charitable intentions because those same assets left to heirs may be significantly eroded by income and estate tax leaving them with much less than what you intended.

BENEFITS:

- **Revocable**—You can change your beneficiary designation at any time during your lifetime.
- **Control**—You retain ownership and control of your assets during your lifetime since they won't pass to March of Dimes until your death.
- **Income tax savings**—Assets from your retirement plan/IRA which pass to March of Dimes at your death are not subject to income tax. If those same assets pass to heirs at your death, they may be subject to income tax at a rate as high as 37%.
- **Estate tax savings**—Although only a small percentage of individuals will incur estate tax at their death, those individuals who are subject to estate tax can benefit from having charitable provisions in their estate plan since assets distributed to charity at death won't be subject to estate tax. Retirement plan/IRA assets distributed to heirs at your death may be subject to estate tax at a rate as high as 40%.

To name March of Dimes as a beneficiary of your retirement plan/IRA, simply obtain a **Beneficiary Designation Form** from your broker and name the March of Dimes as a beneficiary using the following legal name and address: March of Dimes, 1550 Crystal Drive Suite 1300, Arlington, VA, 22202, Federal Tax ID #13-1846366.

If you're age 70.5 or older, you may be eligible for the **IRA Charitable Rollover** which allows you to make a gift to March of Dimes from your IRA during your lifetime without paying income tax on the amount transferred. The rollover is made by simply instructing your IRA plan administrator to transfer funds directly from your IRA account to March of Dimes.

Please contact Dean Regenovich, Director of Charitable Estate Planning, at 800-780-3463 or plannedgiving@marchofdimes.org, if you have questions or would like more information, or visit marchofdimesgift.org.