IRA Rollover to Gift Annuity



Helping You
Increase Your
Income and Giving

UNITED METHODIST MEN FOUNDATION
LEGACY GIVING FOR POSITIVE CHANGE

Do you own an IRA and are 70½ or older? Would you like to give more to charity but need the retirement income? Have you considered a charitable gift annuity in the past but weren't ready?

If you answered "yes" to these questions, the Secure 2.0 Act provides a once-in-a-lifetime easy way to do so using a tax-free distribution from your IRA.

What Is a Charitable Gift Annuity?

A charitable gift annuity (CGA) is a contract between you and our organization — in exchange for your charitable gift, we agree to pay you a fixed income for your lifetime. Upon your passing, the annuity ceases and the remaining principal is used to further our mission.

How Does the Charitable Gift Annuity Work?

A charitable gift annuity (CGA) is a simple written agreement signed by you and our organization. Once you contribute cash from your IRA, the CGA begins to make monthly or quarterly payments to you for your lifetime. The payment rate is based on your age to your nearest birthday.



Benefits of a Charitable Gift Annuity

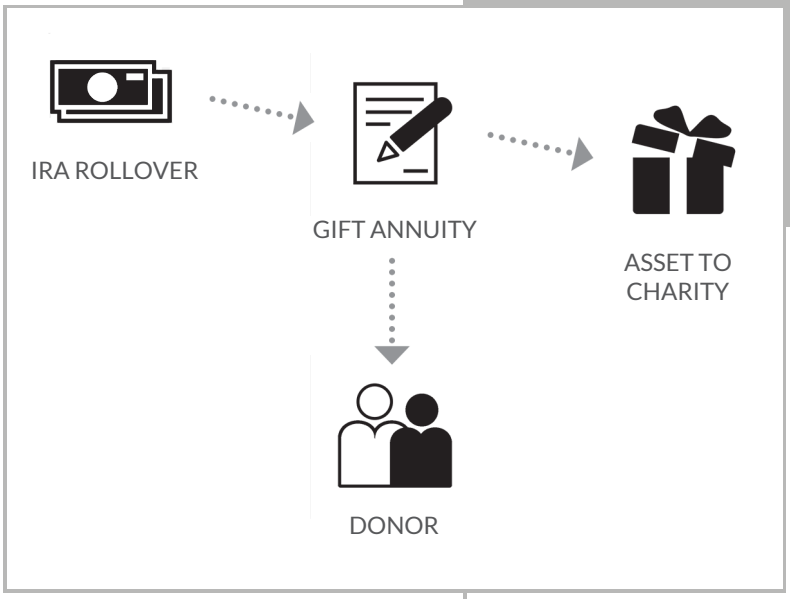
- Lifetime income and financial security
- Attractive payment rates
- Opportunity to support our work

What the Secure 2.0 Act Provides

- Once-in-a-lifetime tax-free distribution from your IRA for a gift annuity
- The maximum allowable distribution changes each year. Reach out to learn the limit for this year.
- Lifetime income payments of 5% or greater
- Lowers your taxable estate

Other Considerations

- Charitable gift annuities may be set up to pay income to you or your spouse
- Under the act's provisions, you must be 70½ or older to take advantage of this opportunity
- A charitable gift annuity is a general obligation of our organization and is backed by all of our assets



Is This Strategy Right for You?

If you would like to increase your retirement income and leave an impactful gift to our organization, then the charitable gift annuity is a worthwhile option to consider.

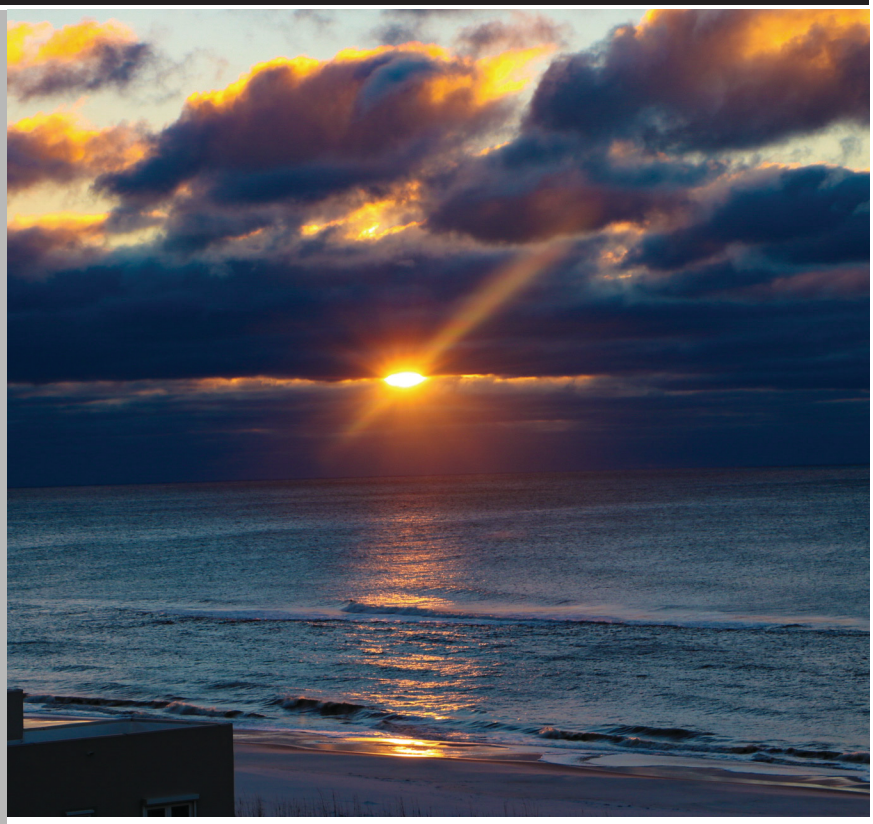
Definitions

IRA Charitable Rollover

This is a one-time charitable gift made by the owner of an IRA directly to a qualified charity for a charitable gift annuity. The owner must be 70½ years of age or older and can transfer up to the limit that is adjusted each year.

Charitable Gift Annuity

A charitable gift annuity is a way to make a gift to support our organization. You transfer cash or property to us. In exchange, we promise to pay fixed payments to you for life. The payment can be quite high depending on your age.



May We Help You?

To learn more, please contact us. We would welcome the opportunity to answer further questions and work with you.

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