



WHAT IT IS:

## RETIREMENT PLANS MAXIMIZING YOUR INHERITANCE GOALS

HOW IT WORKS:

Naming ADF as the beneficiary of your retirement accounts may be a great way to put those assets to work in reclaiming and protecting religious liberty, the sanctity of human life, and family values for future generations. Combined with an estate-planning strategy to take care of your family, the proceeds from your retirement accounts could be given to ADF and go to work immediately.

THE BENEFITS:

- You may receive a charitable tax deduction or an estate tax deduction (if you gift the retirement assets through your estate).
- You can maximize your inheritance goals by gifting your retirement assets to ADF while gifting other non-retirement assets to your family.
- Gifting retirement assets to ADF may reduce the overall tax burden on your estate.

PRACTICALLY  
SPEAKING:

Points to ponder when considering using retirement assets as a gift:

SHOULD EVERYONE MAKING A PLANNED GIFT TO ADF DO SO THROUGH RETIREMENT ACCOUNTS?

No, but people over age 59½ should seriously consider making gifts from their accounts. People younger than age 59½ would likely pay a penalty for making early withdrawals from their retirement accounts.

CAN I SAVE TAXES BY GIFTING FROM MY RETIREMENT ACCOUNTS DURING MY LIFETIME? You would be entitled to a charitable deduction for the amount of the gift to ADF, but remember that by withdrawing the funds from your account first, you will incur income tax on those funds as well.

HOW DO I DETERMINE IF GIFTING FROM MY RETIREMENT ACCOUNTS IS A GOOD IDEA FOR ME?

You should contact your attorney or financial planner for specific advice. ADF will be able to discuss your options with you and your professional advisors. With careful planning, we can help you maximize the value in your accounts to benefit you and your family while simultaneously supporting ADF.

HOW YOU CAN SET UP  
THIS GIVING VEHICLE:

To make a gift of retirement assets to ADF, please call us today. Our planned giving staff is available to you and your advisors to assist in the design and implementation of a plan that meets your needs and helps you have a lasting impact on future generations.

*Information herein is provided as an educational service only, and is not legal or professional advice. Always consult your attorney, accountant and/or financial advisor before making any decisions concerning estate or charitable gift planning strategies in order to determine the consequences of your gift for your circumstances.*

TO LEARN MORE ABOUT HOW YOU CAN BECOME A PILLAR OF FREEDOM AND DEFEND  
OUR FIRST LIBERTY, CALL 1-800-TELL-ADF. OR VISIT US ON-LINE AT [WWW.TELLADF.ORG](http://WWW.TELLADF.ORG)