



Gifts Retirement Assets

AA gift from your retirement assets — such as an IRA, 401(k), or 403(b) — can be one of the most tax-efficient ways to make a charitable gift to Tanager. These accounts often carry significant income and estate tax burdens for heirs, making them ideal for charitable giving. By naming Tanager as a beneficiary or using your IRA for direct giving, you can make a meaningful impact for children and families while reducing taxes for your loved ones.

- Give from your IRA, 401(k), or 403(b).
- Avoid income and estate taxes on assets left to Tanager.
- Support children and families through lasting impact.
- Can be structured as a lifetime gift or a future bequest.

Qualified Charitable Distributions

If you are 70½ or older, you can donate up to **\$105,000 per year** directly from your IRA to Tanager. This type of gift counts toward your **Required Minimum Distribution (RMD)** but is **not included in taxable income**.

Benefits:

- Avoids federal income tax on the transferred amount.
- May lower your overall taxable income.
- Provides immediate support to Tanager's mission.

Beneficiary Designation

You can name Tanager as a full or partial beneficiary of your retirement account. Upon your passing, all or a percentage of your account balance transfers directly to Tanager — **bypassing probate and avoiding taxes**.

Benefits:

- Easy to establish by updating your plan's beneficiary form.
- Can reduce estate and income taxes for heirs.
- Ensures your values live on through a lasting legacy gift.



Gifts Retirement Assets, cont'd

Testamentary Charitable Rollover

You may also direct that a portion of your retirement assets be transferred to Tanager through your **will or living trust**.

Benefits:

- Maintains lifetime control over your assets.
- Reduces potential tax exposure on inherited retirement accounts.
- Creates an enduring gift for future generations.

Example of a Retirement Assets Gift

Susan, age 72, donates \$50,000 from her IRA as a Qualified Charitable Distribution.

The gift satisfies her Required Minimum Distribution, reduces her taxable income, and supports Tanager programs she loves — all without affecting her cash flow.

How to Make a Gift from Your Retirement Assets

1. Contact your plan administrator to request a beneficiary designation or direct distribution form.
2. Provide the following information:
Tanager
2309 C Street SW, Cedar Rapids, IA 52404
Federal Tax ID (EIN): 42-0688079
3. Notify Tanager so we can acknowledge your future gift and ensure your intentions are honored.

This information is not intended as legal or tax advice. Please consult your professional advisors before making a gift.

Please visit www.tanagerplace.org/donate for more information on all ways to give, or contact the Tanager Philanthropy team at:
(319) 365-9164 or philanthropy@tanagerplace.org.