Gifting 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:

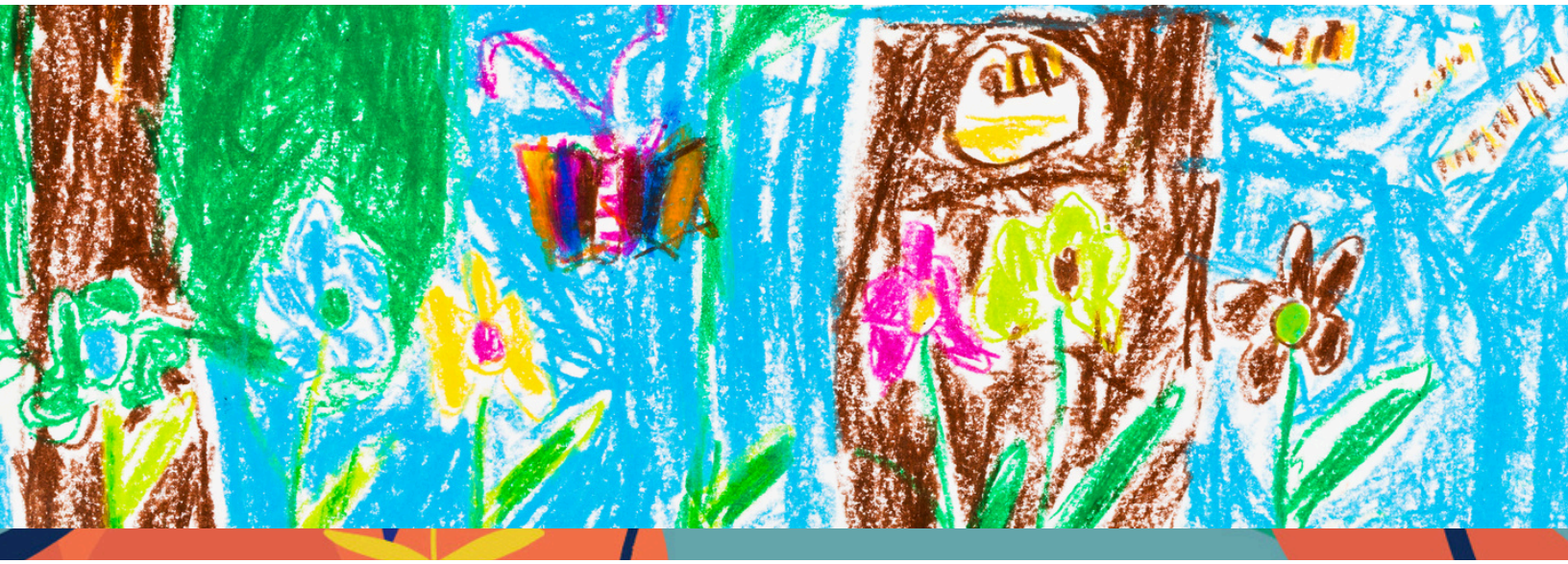
- Avoids federal income tax on the transferred amount.
- May lower your overall taxable income.
- Provides immediate support to Tanager's mission.

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.



Gifting 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 for required minimum distribution gifts:
   Tanager
   2309 C Street SW, Cedar Rapids, IA 52404
   Federal Tax ID (EIN): 42-0688079
3. Planned gifts listing Tanager as a beneficiary may be listed as follows:
   Tanager Place Endowment Foundation
   2309 C Street SW, Cedar Rapids, IA 52404
   Federal Tax ID (EIN): 42-1278189
4. Notify Tanager so you can be properly acknowledged.

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.