INTERNATIONAL RESCUE COMMITTEE

MAKE THE MOST OF YOUR **RETIREMENT PLAN ASSETS**

Do more with your IRA

Why your IRA is worth more as a charitable gift

Retirement plan assets are exposed to federal income taxes that could be as much as 37% after your lifetime. But these taxes may be eliminated or reduced through charitable giving.

HOW RETIREMENT ASSETS ARE TAXED

Retirement plan assets generally receive favorable income tax treatment during your lifetime. No federal income tax is owed on the funds as they are contributed, and no federal taxes are owed on the earnings and the appreciation while in the plan.

If you're 59½ or older you can take a distribution from your IRA at any time, without penalty. When you turn 73, required minimum distributions must be taken each year. Your distributions will be included in your taxable income and taxed at your ordinary income tax rate. And giving the account to individual heirs exposes them to federal income taxes up to 37% of the funds. Your retirement dollars can be seriously depleted by this taxation.

3 WAYS TO MAKE A GIFT FROM YOUR IRA

If you are between 59½ and 70½:

You can make a charitable gift from an IRA during your lifetime, without penalty. If you take distributions from your IRA, you'll have to report the distribution as taxable income on your tax return in the year of distribution. If you itemize your deductions, you can take an income tax charitable deduction for the amount of your gift.

If you are 70½ or older:

You can give any amount up to $111,000 in 2026 from your IRA directly to a qualified charity such as the IRC without having to pay income taxes on the money. This popular gift option is commonly called a qualified charitable distribution, or QCD, though you may see it referred to as an IRA charitable rollover.

Because this transfer does not generate taxable income or a tax deduction, you benefit even if you do not itemize your tax deductions.

If you are required to take minimum distributions, your gift can satisfy all or part of that requirement. By making a gift now, you get the satisfaction of seeing your generosity in action today.

SPECIAL OPTION: Did you know that you can establish a gift that provides you with income for life using a tax-free distribution from your IRA? We'd love to help you explore how to transform your retirement savings into a gift that gives back! Special rules apply, so please contact us to learn more.

An ageless gift:
Regardless of your age, an IRA can be one of the best assets to use for a charitable gift after your lifetime. Distributions from your IRA to your heirs after your lifetime are usually fully taxable as ordinary income. But because of our tax-exempt status, we can bypass federal taxes and put the full value of your gift to work to strengthen our mission. For this reason, many people give other assets that are not as heavily taxed, such as stock, real estate or life insurance, to family members.

A popular way to donate your IRA assets is to name the IRC as the beneficiary of a percentage of your assets on your beneficiary designation form. By leaving a percentage of your IRA assets to support our work, the remaining percentage can still go to your family members or friends.

Contact us

Please do not hesitate to reach out with any questions.

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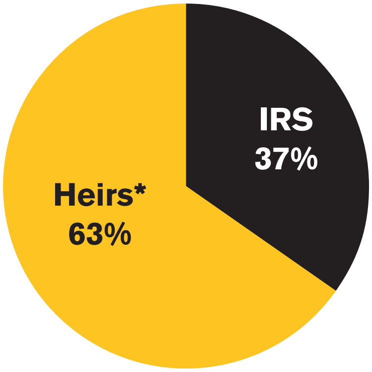
When you designate the IRC as beneficiary of all or part of your retirement plan or IRA, the gifted amount will pass to our organization free of any income tax liability. See your plan's administrator for the form you will need.

Where will your retirement account go?

When left to heirs



When left to the IRC

*Approximate numbers, assuming 37% income tax bracket. Federal estate tax and applicable state income and inheritance taxes could further reduce the amount available to heirs.

Maiduguri, Borno State, Nigeria. Dr. Ummi examines 2-year-old Hafsat Mustapha at the Mashamari IRC Health Facility as her mother looks on.

4 easy steps to make your future IRA gift

Donating retirement plan assets is simple, and if you need to change or revoke your gift at any point during your lifetime, you can. Here are quick steps for updating your beneficiary designation:

1. Contact your retirement plan administrator, or visit their website, for a simple change-of-beneficiary form.
2. Decide what percentage (1 to 100) you would like the IRC to receive.
3. Name the IRC and the gift percentage on the form. Include our Tax ID #: 13-5660870.
4. Return the form to your plan administrator.

NOTE: Beneficiary designations are generally not governed by your will or living trust, so it is important to coordinate your beneficiary designations with your overall estate plan and keep them both up to date.

Plan your legacy at the IRC

Looking for help getting started? Giving Docs is a safe, no-cost, online estate planning resource that makes it easy for you to create your own will and other important documents.

Best of all? It's free for IRC supporters. Start today by scanning the QR code or visiting: **Rescue.org/GivingDocs**

WANT TO LEARN MORE?

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Cover photo: ***Dinsor, Somalia. Fadumo Abdinur Husen with her children at an IRC supported health facility, where her children get a health check.***

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