



## Typical Donor Profile

A gift from your retirement account could be right for you if:

- ✓ You hold a 401(k), IRA, or other retirement plan.
- ✓ You want to balance your giving between providing for your family and for us.
- ✓ You want the most tax-efficient distribution of your assets.



## Want to learn more?

Contact us to find out more about ways to help The Night Ministry continue to provide support for those in need in our community.

### Christy Prassas

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### The Night Ministry

1735 N. Ashland Ave., Suite 2000

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# A Gift Through Your Retirement Plan

Simple & Smart



# A Gift From Your Retirement Plan.



Did you know when you designate retirement plan assets to your heirs, taxes can slice away as much as 65 percent before your loved ones see a penny?

But if you make The Night Ministry the beneficiary of your retirement plan, 100 percent goes to us tax-free!

Consider leaving other, less tax-burdened assets to your heirs and leave your IRA to The Night Ministry.

- ✓ You make a gift to support The Night Ministry for future generations.
- ✓ Your loved ones receive more from your estate.
- ✓ Sorry, Uncle Sam. You've had enough already.

## Beneficiary Designation for Gifts to The Night Ministry

Contact your plan administrator to update your beneficiary designation forms. You may name The Night Ministry as a Primary, Percentage or Contingent beneficiary of your retirement plan.

Here is the suggested language to share with your financial or legal advisor and your plan administrator.

I, \_\_\_\_\_ (account owner), designate The Night Ministry, a 501(c)(3) charity, Chicago, Illinois, Federal Tax ID #36-3145764, as the primary, percentage or contingent (choose one) beneficiary of my retirement plan.

## Benefits

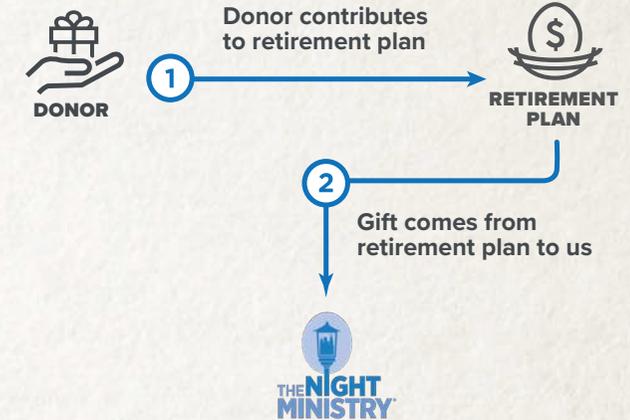
- ✓ Avoid the double taxation your retirement saving would incur if you designated your heir(s) as beneficiary(ies) of your retirement plan assets.
- ✓ Simplify estate administration for your heirs.
- ✓ Continue to take regular lifetime withdrawals.
- ✓ You can revoke us as a beneficiary if your family's needs change.

## Want to make an immediate gift with your IRA?

You can also use your retirement account to make a gift during your lifetime. If you are 70½ or older, you can directly transfer up to \$100,000 per year to The Night Ministry. The transfer counts toward your minimum required distribution and you do not have to pay federal income tax on it.

Contact a Financial Advisor for more information about how to make your IRA count for The Night Ministry. All it takes is a simple signature.

## How it Works:



## Interested?

Please contact us for more information.

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Also visit our website at:  
[www.thenightministry.org/support-us](http://www.thenightministry.org/support-us)

*The Night Ministry, its employees or representatives, do not offer legal or financial advice.*

