

Leaving Your IRA to Positive Options?

Protect Family. Support Ministry.

Many people make the mistake of leaving their IRA, 401(k) or other retirement funds to family. Then, they give entirely different gifts from their will to charity.

In most cases, this is the exact *opposite* of what should happen.

When you leave your retirement funds to family, you create a taxable event. This gift will be treated as income when they withdraw the funds, and your loved ones will be taxed accordingly.

However, by giving these funds to Positive Options, you eliminate the tax bill *and* provide meaningful support for this ministry that means so much to you. Then, you can give more tax-efficient gifts from your will to your loved ones.

How do you give retirement funds to ministry? It's quite simple. You can...

- Designate Positive Options as a beneficiary on the forms provided by your account manager, specifying the percentage you want to give.

OR

- If you would like to spread your retirement funds among multiple charities, consider working with our trusted partners at Barnabas Foundation. Simply list Barnabas Foundation as the charitable beneficiary on your beneficiary designation forms. Then, you provide Barnabas Foundation with a list of your favorite ministries (and the percentage you want each to receive). They'll take care of the distributions for you, at the proper time.

Is leaving your retirement funds to **Positive Options** the right giving option for you? *Contact Marilyn by calling 616.396.8127 or email: plannedgiving@lpcenters.com.*

