A GIFT OF RETIREMENT PLAN ASSETS

A TAX-WISE STRATEGY

While 401(k)s, IRAs and other retirement plans are excellent vehicles for accumulating assets for your use during retirement, much to many people's surprise, they are a far less attractive way to pass an inheritance to loved ones. Here's why.

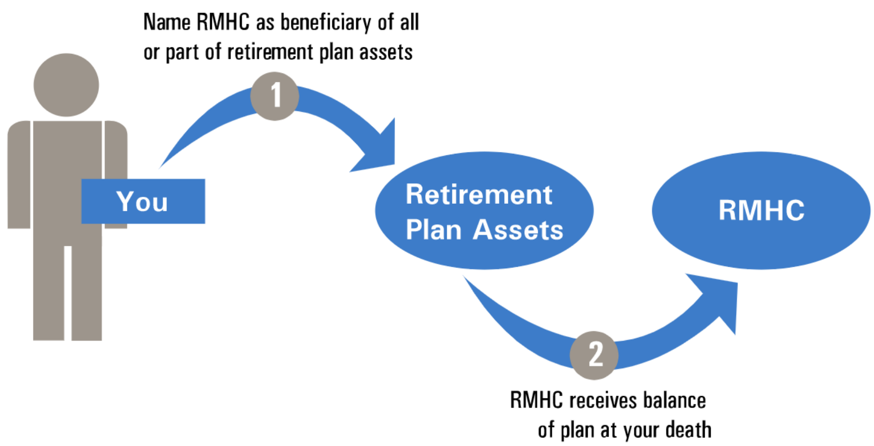
THE TAX BURDEN

Retirement plan assets are subject to income and possible estate taxes when you name anyone other than your spouse as a beneficiary. These taxes can deplete a significant percentage of your hard-earned savings–leaving less for heirs than you had hoped.

A CHARITABLE SOLUTION

If you would like to include a gift to help children and families through your estate, consider the tax-smart strategy of naming Ronald McDonald House New York the beneficiary of all or a portion of your retirement plan assets and leaving other less-taxed assets to your heirs. Because of our tax-exempt status, the full value of your retirement plan assets make a difference in the lives of children who are sick.

HOW IT WORKS



STEPS TO TAKE TO MAKE YOUR GIFT

Donating retirement plan assets is easy. And if you need to change or revoke your gift at any point during your lifetime, you can. Simply take these steps:

1. Contact your retirement plan administrator for a simple change-of-beneficiary form or simply download the form from your provider's website.
2. Decide what percentage (1–100) you would like us to receive.
3. Name Ronald McDonald House New York and the gift percentage on the form.
4. Return the form to your plan administrator.
5. For more information, please contact Jim Molloy, Development Officer at 646-771-5141 or jmolloy@rmh-newyork.org or Richard Martin, Director of Development, at 212.639.0206 or rmartin@rmh-newyork.org.