

IRA ROLLOVER

Smart giving and generosity for HomeStart can come together with an IRA Charitable Rollover



Discover how you
can convert a
common asset
into a visionary gift to
HomeStart by using an
IRA Charitable Rollover.

An **IRA Charitable Rollover** can help you:

- ✓ Make a tax-savvy gift directly from your IRA
- ✓ Satisfy your minimum distribution requirement
- ✓ Preserve less-heavily taxed assets for your heirs

GIVING THROUGH AN IRA CHARITABLE ROLLOVER

With an **IRA Charitable Rollover**—also called a Qualified Charitable Distribution—individuals who are 70 ½ or older can gift up to \$100,000 per year (\$200,000 per couple) directly from an individual retirement account to HomeStart. Qualified distributions are typically not subject to income tax, and may be used to satisfy some or all of your required minimum distribution.

SIMPLE STEPS TO YOUR IRA CHARITABLE ROLLOVER:

1. Contact your plan administrator to initiate the distribution directly from your IRA to HomeStart. The Development Office has template letters that may be helpful to you. Contact us if you need help getting started, but many companies have forms and instructions directly on their website.
2. Notify the Development Office that you're initiating the transfer, so we can confirm receipt of your gift, and share our appreciation.
3. Receive HomeStart's thanks and acknowledgement for your generosity. That's it!

A GIFT WITH MANY POTENTIAL BENEFITS:

- Utilize an often-overlooked asset for giving.
- Satisfy some or all of your minimum required distribution.
- Reduce your taxable income.
- Give more, to HomeStart and your heirs. While the IRA assets your heirs receive from you may be reduced by income and estate taxes, HomeStart will receive the full amount of your gift. This may make it possible to give more to your family, and a tax-exempt organization like HomeStart.

Did you know you can make HomeStart, Inc. a remainder beneficiary of your IRA?

Making HomeStart a beneficiary of your IRA or other financial account is a simple and fully revocable way to support the organization's future. Typically, all you need is a **Beneficiary Designation Form** from your plan administrator. Contact us for details.

Your IRA Charitable Rollover will have a lasting impact for HomeStart, and you.

Each year, more and more within the HomeStart community discover the simple benefits and long-term impact of an IRA Charitable Rollover. Unrestricted gifts are vital to the ongoing operations and mission of the organization; you may also choose a gift designation with particular meaning for you.



The **HomeStart Legacy Circle** honors those who have arranged a planned gift for HomeStart. Anonymous members are welcomed.

Your gift provides essential resources to sustain and strengthen HomeStart's mission, meet unforeseen challenges, and plan for the future. Best of all, by including the organization in your plans, you can lead the way and inspire others in the HomeStart community.

WE'RE HERE TO HELP.

The Development Office is pleased to provide you with information on gifts through your estate and other planned gifts. Contact Cindy Rubin at (857) 415-2230 or rubin@homestart.org. We look forward to hearing from you!