CHRISTIAN FOUNDATION FOR CHILDREN AND AGING
1 Elmwood Avenue, Kansas City, KS 66103
800.875.6564 • 913.384.6500 • www.hopeforafamily.org
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How to give from my retirement account(s) and other tax-deferred investments

Charitable gifts may be made through the beneficiary designations of retirement accounts such as a 401(k), 403(b), IRA, Keogh, deferred annuity and other tax-deferred investments. These assets are accumulated primarily on a pre-tax and/or tax-deferred basis, and they may be assigned at death by beneficiary designation to family members, other loved ones and charities such as CFCA.

Many donors are surprised to learn that assets accumulated in their retirement plans are among the most tax-burdened assets they own. As a result, all assets remaining in your retirement account directed by beneficiary designation to anyone other than your spouse will be subject to income taxes. This includes distributions to all other family members and loved ones.

A better option may be to name CFCA as a beneficiary of your retirement plan and designate other non-qualified assets from your estate as gifts to your heirs. This eliminates the income tax burden on the percentage share of retirement account assets assigned to CFCA, and it may provide a potential charitable estate tax deduction to your heirs on the full value of your gift.

To initiate this process will require written notification to your financial institution or retirement plan administrator requesting a change to your beneficiary designation.

The following information is provided for your reference, and is required to include CFCA as a beneficiary of your retirement account or other tax-deferred investments. Please feel free to contact us by phone or email for additional information or assistance.

Beneficiary	Christian Foundation for Children and Aging
Relationship to CFCA:	Recipient Charity - 501(c)(3) Nonprofit Corporation
Federal tax ID:	43-1243999
Legal name:	Christian Foundation for Children and Aging
Legal address:	1 Elmwood Avenue Kansas City, KS 66103
Contact:	Michael Calabria
Phone	800.875.6564
Email	giftplanning@cfcausa.org

Should you choose to include CFCA in your estate plan, please notify our gift planning representative by email at giftplanning@cfcausa.org,or by phone at 800.875.6564 or 913.384.6500. Your courtesy notification will allow us to express our gratitude and update our files with the intended use of your donation.

This document provides general information about gift planning and is not intended to provide individual financial, legal or tax information or advice. CFCA recommends that you speak with a tax adviser, financial adviser or attorney about how to make charitable giving part of your overall financial plan.