



ASTARA

*GIFTS OF
RETIREMENT PLAN ASSETS
SPREAD THE LIGHT
Planned Giving Program*

GIFTS OF RETIREMENT PLAN ASSETS

Retirement plans include IRAs, Roth IRAs, 401(k) plans, 403(b) plans, and Keogh plans. They are increasingly popular and provide great tax advantages.

These are some of the most tax-efficient assets you can leave to charity, such as ASTARA.

BENEFITS OF GIFTING RETIREMENT PLAN ASSETS

Gifting Made Easy

Gifting a retirement asset is simple because you can control the transfer of these assets at your death without changing your will or living trust.

All that is needed is to:

- Contact your administrator
- Request a change-of-beneficiary form
- Complete the form designating ASTARA as a beneficiary
- Submit the form

Tax-Wise Gift

A gift of retirement assets has the added advantage of being among the most tax-wise ways to make an estate gift.

Retirement assets, when left to individuals, are subject to income tax when distributions are made. In the case of most non-spouses:

- Those distributions must take place within 10 years
- It could potentially push beneficiaries into higher tax bracket
- The taxes on the retirement asset could be up to 65%

With a gift to a non-profit such as ASTARA, 100% of the funds are available for charitable purposes.

If you want to remember ASTARA in your estate plan, it is often easier to leave assets such as cash, securities and real estate to your heirs; and to gift the more heavily taxed retirement asset to a non-profit such as ASTARA.

IRA SPECIAL OPPORTUNITY FOR THOSE 70 1/2 YEARS AND OLDER

You can give any amount, up to a maximum of \$100,000 per year, from your IRA directly to a qualified charity such as ASTARA without having to pay income taxes on the money.

Gifts of any value \$100,000 or less are eligible for this benefit and you can feel good knowing that you are making a difference at ASTARA.

This popular gift option is commonly called the IRA charitable rollover, commonly referred to as a qualified charitable distribution, or QCD for short.

Why Consider This Gift?

Your gift will be put to use today, allowing you to see the difference your donation is making.

Beginning in the year you turn 72, you can use your gift to satisfy all or part of your required minimum distribution (RMD).

You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions.

Since the gift does not count as income, it can reduce your annual income level. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.

IRA SPECIAL OPPORTUNITY FOR THOSE 59 1/2 YEARS AND OLDER

If you are at least 59½ years old, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.

DESIGNATE ASTARA AS PRIMARY OR SECONDARY BENEFICIARY

At any age, you may designate ASTARA as the beneficiary of all or a percentage of your IRA or retirement asset, and it will pass to ASTARA tax-free after your lifetime.

You may designate ASTARA as the beneficiary of all or a percentage of your IRAs, 401(k) plans, 403(b) plans, and or Keogh plans and it will pass to ASTARA tax-free after your lifetime.

It is simple, just requiring that you contact your IRA administrator for a change-of-beneficiary form or download a form from your provider's website.

SPECIAL NOTE

Contact ASTARA

It is critical to let ASTARA know of your gift.

Many popular retirement plan administrators assume no obligation to notify a charity of your designation.

The administrator also will not monitor whether your gift designations are followed.

As a result, ASTARA would love to talk to you about your intentions to ensure that they are followed.

ASTARA also wants to thank you with your generosity.

FOR MORE INFORMATION

For more information, please reach out to Reverend Matt

Dr. Mathew Gold, DACM
Chief Financial Officer
Vice Chairman, Board of Directors
Head Reverend
Astara, Inc.
TEL: 323-596-7007
EMAIL: rev.matt@astara.org

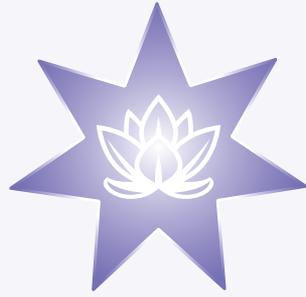
ASTARA
ATTN: REV. MATT
725 DEEP VALLEY DRIVE
ROLLING HILLS ESTATES, CA 90274

TAX DEDUCTABLE

ASTARA is a 501(c)(3) nonprofit organization
Tax ID: 95-1717002

Your tax-deductible gift will help us make the
Ancient Wisdom accessible to all

WE GIVE THANKS. WE GIVE THANKS. WE GIVE THANKS.
WWW.ASTARA.ORG



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