

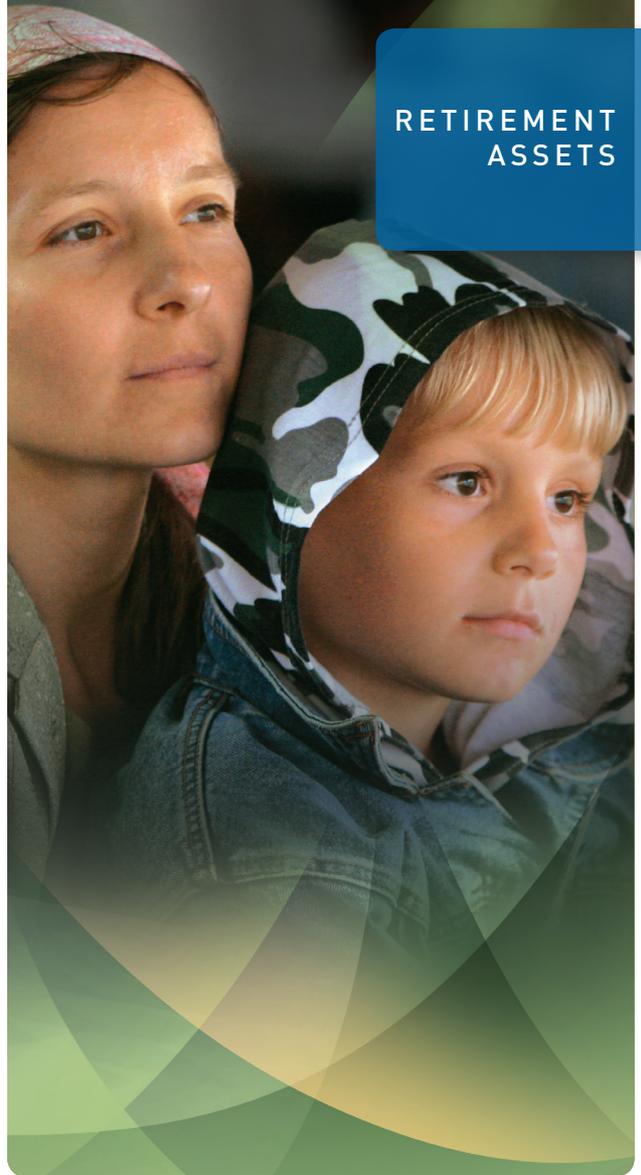
INVESTING IN ETERNITY

**BILLY
GRAHAM**
Evangelistic Association
Always Good News.

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RETIREMENT
ASSETS



INVESTING IN ETERNITY

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RETIREMENT ASSETS

Put your resources to work for the Gospel.

Today, there are millions of men, women, and children who don't know Jesus Christ, and they desperately need to hear the lifesaving message of the Gospel. When you commit to sharing God's Word with the lost, you make an investment for eternity. The rewards are simply beyond measure. When you support the Billy Graham Evangelistic Association (BGEA), you help open the door for people across the globe to hear the Good News and make a decision for eternity.

Our desire is for you to discover the joy of giving back to the Lord that with which He has blessed you. You may find that partnering with BGEA through a gift of retirement assets can be a great way to put your resources to work for the Gospel. The following questions can help guide you in determining if this option is right for you.

Are retirement assets an ideal gift?

When we use the term "retirement assets," we are referring to tax-deferred accounts intended to promote savings for retirement.

At retirement, many people discover that they have accumulated more funds than they will use, such as pension plans, profit sharing, IRA, 401(k), 403(b) (tax-sheltered annuity), and Keogh plans. This may happen because of reduced expenses, greater-than-anticipated income, or other various reasons. The result: excess assets to be distributed at death.

During your lifetime, appreciated securities, real estate, or cash may be better assets to give because you may avoid taxes. At your death, however, retirement assets may well be the ideal assets for many reasons.

Withdrawals from retirement assets are taxed, and your beneficiaries will also be taxed as they withdraw the remaining funds. If you have a larger estate—subject to estate tax—retirement assets are taxed twice. For some, avoiding these high tax rates makes retirement assets an ideal gift to support our ministries of worldwide evangelism.

Your gift of retirement assets may reduce both income and estate taxes. In addition, you may choose to give other assets of similar value to your family and loved ones, in which case the assets they receive may

not be subject to income tax. Because BGEA pays no taxes, it is not penalized and receives the full amount from the retirement assets to bring a message of eternal hope to millions.

What should I consider before making a gift of retirement assets?

As you may know, there are penalties for early withdrawals from tax-deferred accounts, and there are required minimum distributions after age 70½.

Although retirement assets are ideal gifts from a tax perspective, remember that after age 70½, they may become depleting assets. The minimum distribution requirements will not allow these accounts to grow forever. The closer you, and your survivor beneficiary, are to your life expectancy, the more likely it is that your asset value is shrinking.

Of course, the funds that have been withdrawn each year may be accumulating in other accounts. You may wish to put a contingency provision in your will, trust, or other distribution plan in case the retirement asset is limited in value.

How can I give retirement assets?

CURRENT GIFT

The portion of retirement assets that is no longer needed may be withdrawn and given to charity. Provided you are over age 59½, there should be no penalty, but the withdrawal will generally be taxable. It may be that the charitable deduction from your gift will fully offset the additional income.

Retirement assets are tax-deferred accounts intended to promote savings for retirement.

In addition, Congress has periodically allowed tax-free IRA distributions of up to \$100,000, provided the distributions are made directly to a qualified charity. Because these gifts are not withdrawn as taxable income, however, they are not eligible for the charitable contribution deduction on your personal income tax return. Contact your Regional Manager or professional adviser for further information, as regulations change frequently.

PRIMARY BENEFICIARY DESIGNATION

BGEA may be named as primary beneficiary of your retirement assets. At your death, funds go directly to BGEA—to advance the Good News—and avoid income and estate taxes on the gift amount. When you name BGEA as the primary beneficiary, your yearly minimum distribution is generally not affected.

CONTINGENT BENEFICIARY DESIGNATION

The primary beneficiary of your retirement assets, such as your spouse, may die

Retirement assets
can enable people
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before you. In that case, you may name BGEA as the contingent beneficiary. If your spouse is the primary beneficiary, the retirement assets may be rolled over to an IRA, without any taxation until withdrawn. When the assets are finally distributed to BGEA, they avoid income and estate taxes. Naming BGEA as contingent beneficiary will generally not affect your minimum distribution while both of you are living.

CHARITABLE REMAINDER TRUST

You may name a charitable remainder trust as either a primary or contingent beneficiary. This trust is tax-exempt, so it can receive the assets and avoid income taxation. The trust may make distributions to your designated beneficiaries for life or for a term of years. These distributions will likely be taxable to the beneficiaries. A portion of the value of your retirement assets will qualify for the estate tax charitable deduction and will not be taxed in your estate.

How do I name BGEA as a beneficiary of my retirement assets?

Simply contact your employer or plan administrator, who will provide you the beneficiary change form.

The decision is yours.

Giving is both a personal and a spiritual consideration; therefore your decision to give retirement assets should be carefully made. Retirement assets not only provide for you when your income declines at retirement, but they will enable people around the world to hear about new life through Jesus Christ. If you have any questions about how you can partner with BGEA through a gift of retirement assets, please contact us toll-free at 1-877-2GRAHAM (1-877-247-2426).

The purpose of this publication is to provide information of a general nature only. For specific legal advice and assistance, you should contact your own attorney.

Billy Graham Evangelistic Association (BGEA) is audited annually by an independent public accounting firm. Descriptions of BGEA's programs and activities, and its audited financial statement, are available upon request. Contributions are solicited with the understanding that BGEA has complete control over the use of all donated funds.

REGISTRATION WITH A STATE DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY SUCH STATE. For Virginia residents, a financial statement is available upon request from the State Division of Consumer Affairs in the Department of Agriculture and Consumer Services. West Virginia residents may obtain information by writing the Secretary of State, the State Capitol, Charleston, WV 25305.

All gifts are tax-deductible to the full extent allowed by law. Our Board-approved policy is that all gifts designated for a specific project be applied to the project, with up to 10 percent used for administrative and fund-raising expenses. Occasionally we receive more contributions for a given project than can be wisely applied to that project. When that happens, we use these funds to meet a similar pressing need. We do not provide goods or services in consideration for contributions. BGEA is a charter member of the Evangelical Council for Financial Accountability (ECFA).

