



Ronald McDonald  
House Charities®  
Denver

# Retirement Plan Asset Gifts

## RMHC-Denver

When families have a seriously ill child and need medical care far from home, they can turn to Ronald McDonald House Charities of Denver for a home away from home, at no cost to them. Our Houses are places where laughter is shared, friendships are formed and hope is nurtured.

If you have questions or to notify us of your gift, please contact:

John Burtness  
VP of Development  
720-382-7208  
jburtness@rmhc-denver.org

*Note: This information is not intended as legal or tax advice. To ensure the best match for your individual goals and charitable vision, please consult with an attorney or professional advisor.*

## 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:

## TAX BURDEN

Retirement plan assets are subject to heavy 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 your 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 Charities of Denver the beneficiary of all or a part 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 sick children.

## STEPS TO TAKE TO MAKE YOUR GIFT

Donating retirement plan assets is easy. Simply take these steps:

1. Contact your retirement plan administrator for a change-of-beneficiary form or find that option online through most plan website portals.
2. Decide what percentage (1–100) you would like us to receive.
3. Name Ronald McDonald House Charities of Denver (EIN 84-0728926) and the gift percentage on the form.
4. Return the form to your plan administrator or complete it online.
5. Contact John Burtness to let RMHC-Denver know of your plans.
6. If you need to change or revoke your gift at any time during your lifetime, you can.