

Giving Deferred Income

An IRA, 401K or other Qualified Retirement Plan

- If your beneficiary is anyone other than a spouse, 75%-80% of a Qualified Retirement Plan can be consumed by income, capital gains and estate taxes.
- Because of this high tax liability, it's best to give these to charity and other less taxable assets to heirs.
- To do so, you simply make the Opera the PRIMARY beneficiary of your retirement plan.
- Pension plans are also some of the best assets to use for creating other types of planned gifts.

