

I have reviewed your brochure on Unspent Retirement Savings and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State/Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

e-mail: \_\_\_\_\_

*(Please complete and return to the PO Box address listed below. All inquiries are treated with complete confidentiality).*

*Joy Junction, Inc.*

**PO Box 20550  
Albuquerque, NM 87154  
Phone: (505) 217-9586  
[www.joyjunction.org](http://www.joyjunction.org)**

**Homeless Shelter:  
4500 2nd St. SW  
Albuquerque, NM 87105**

**Visit Us Online**  
[www.joyjunction.org](http://www.joyjunction.org)  
[twitter.com/joyjunction](https://twitter.com/joyjunction)  
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*Joy Junction*  
**Homeless Shelter**

## LET US HELP YOU PLAN FOR THE FUTURE



If you have not yet created a retirement plan or would like to make an update to your plan, we have some tools available on our website.

[www.joyjunction.org](http://www.joyjunction.org)

**Joy Junction provides a hand up to homeless and hungry women, children, and families. With food, shelter, clothing, recovery programs, and life skills training, we empower individuals to re-enter the workforce and break the cycle of homelessness, one life at a time!**

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## Planned Giving Series

WHAT WILL YOU DO WITH YOUR UNSPENT RETIREMENT SAVINGS?



**Leaving a Legacy That Can Change Lives!**

## WHAT TO DO WITH UNSPENT RETIREMENT SAVINGS

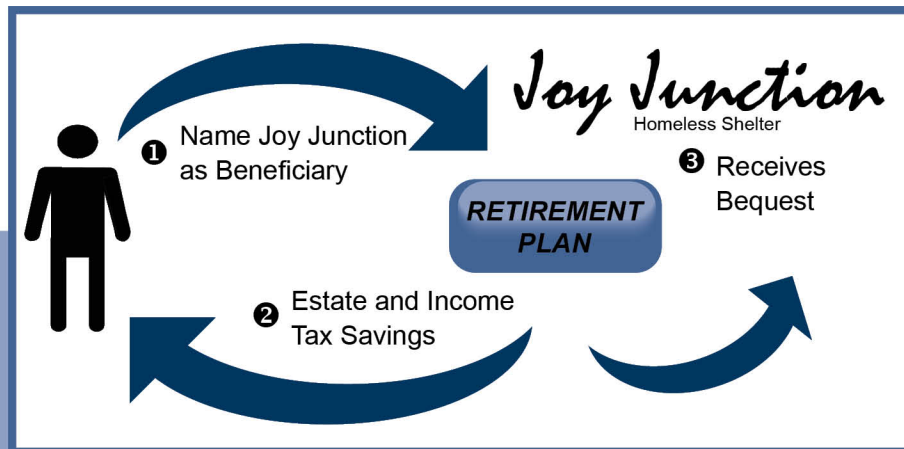
We all want security for the future, which is why we save for retirement. Most of us hold retirement savings in assets such as IRAs, 401(k)s, 403(b)s and pensions. If you are like many people, you've held these assets for many years and have seen them grow over time.

Because of the way these funds are distributed, some people will not use all of their retirement money in their lifetime. So, the question for many individuals is, "What will I do with my unspent retirement savings?"

If you are like most people, you will designate family members as beneficiaries of your retirement accounts. The problem with doing this, is that most of your savings will never go to your loved ones. The goal of this brochure is to give you some tax efficient ways to help you, your family, and your favorite charitable causes, like Joy Junction.



### GIVING FROM YOUR RETIREMENT PLAN



#### HOW IT WORKS:

- Name Joy Junction as a beneficiary of your IRA, 401(k), or other qualified plan.
- Designate Joy Junction to receive all or a portion of the balance of your plan through your plan administrator.
- The balance in your plan passes to Joy Junction after your death.

#### BENEFITS:

- Avoid the potential double taxation your retirement savings would face if you designated them to your heirs.
- Continue to take regular lifetime withdrawals.
- Maintain flexibility to change beneficiaries if your family's needs change during your lifetime.

## BEQUEST OF RETIREMENT ASSETS

Perhaps the easiest way to make a gift of your retirement assets through your estate, is with a bequest. It is easy to designate Joy Junction as a beneficiary.

Contact your custodian to complete your beneficiary designation. The benefit is twofold. If you have a taxable estate, your estate will receive a charitable deduction to help offset estate taxes and you will be happy knowing your gift will enable us to continue our work into the future.

## RETIREMENT ASSETS FOR LIFE INCOME

You can make a gift to Joy Junction after your passing *and* care for your loved ones by creating a testamentary charitable remainder unitrust funded with your retirement assets. You can actually put this plan into motion now, when creating the trust, by making the trustee the beneficiary of your retirement funds.

At your death, the trust will be funded and begin paying income to your loved ones and Joy Junction. Your estate will benefit from an estate tax charitable deduction and you will rest easy knowing that your family and charity are well cared for.