



## Help Sustain Birthright with a Gift to the Endowment Fund

### ♥ **Required Minimum Distribution (RMD)**

An RMD is the minimum amount you must withdraw from your IRA, SEP IRA, SIMPLE IRA, or retirement plan account each year when you reach age 72. These withdrawals will be included in your taxable income unless donated to a qualified charitable organization. Birthright gratefully accepts RMD's!

### ♥ **Life Insurance or Beneficiary Designation**

Name the Birthright Endowment Fund as full or partial beneficiary of your life insurance policy or retirement account. This can be a smart way to make the most of your assets. For example, retirement funds are taxable when left to your heirs. By leaving other assets to your heirs, and gifting retirement funds to our endowment fund, your retirement assets avoid taxes, and the entirety of your gift supports Birthright.

### ♥ **Bequest in Your Will or Trust**

It's easy to include Birthright Counseling, St. Louis, in your will or estate plan! You can designate a specific dollar amount or a percentage of your estate as a gift to our endowment fund.

### ♥ **Cash or Stock**

Give any amount, any time, by making checks payable to Birthright Counseling, St. Louis, Inc., Endowment Fund. Gifts of stock are converted to cash, and the value is added to our fund. By donating appreciated stock, you can potentially avoid capital gains tax while supporting Birthright.

Consult your wealth manager/financial planner for advisement. If you would like to meet with us to discuss these options, please call 314.962.5300.

[birthrightstl.org](http://birthrightstl.org)  
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