

# GIFT OPTIONS

Leaving a Legacy with naming opportunities through a testamentary gift after your lifetime will memorialize the things that are important to you.

There are three types of irrevocable gifts that can help create your Legacy while supporting the work of The Salvation Army:

Testamentary Agreement  
for a Named Endowment  
("TANE")

Bequest Gift Agreement  
("BGA")

The Stretch IRA Protection Trust  
("SIP Trust")



I want to know more about creating a Legacy and providing future support for those less fortunate in my community.

- Please contact me with more information on *Named Endowments*.
- Please contact me with more information on *Bequest Gift Agreements*.
- Please contact me with more information on *SIP Trusts*.
- I have already included The Salvation Army in my Will or Living Trust

Name

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Street

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City/State/Zip

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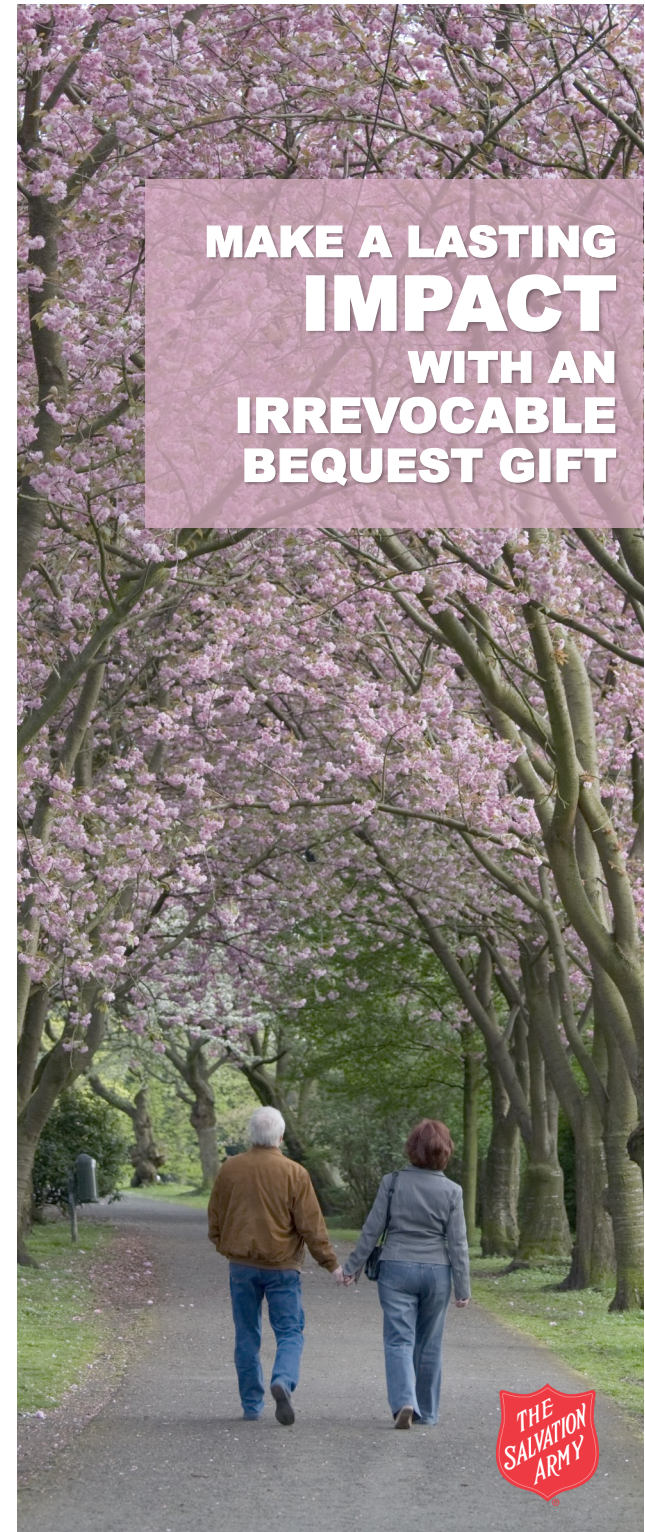
Phone

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Email

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All inquiries are treated with complete confidentiality. This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.



**MAKE A LASTING  
IMPACT  
WITH AN  
IRREVOCABLE  
BEQUEST GIFT**

THE  
SALVATION  
ARMY



## TESTAMENTARY AGREEMENT FOR A NAMED ENDOWMENT ('TANE')

A Testamentary Agreement for a Named Endowment expresses your commitment to helping others. Your irrevocable gift by Will, Living Trust, or Beneficiary Designation creates an Endowment that pays a percentage annually to your favorite Salvation Army program in perpetuity.

Your Endowment can be named after you, a loved one, or a friend. Starting at \$100,000, your Endowment will significantly impact the future.



By establishing your Endowment now, you can be assured that the values you cherish will be sustained for future generations through our programs and services.



DOING  
THE MOST  
GOOD®

## BEQUEST GIFT AGREEMENT ('BGA')

A testamentary irrevocable *Bequest Gift Agreement* is designed to support the infra-structure of our programs. The Salvation Army operates its program facilities with support from generous and compassionate friends like you.

Your GIFT will become a  
**LEGACY of SUPPORT**  
for our **GOOD WORK**

Naming rights for a building, program, or classroom with a designated gift of 50% of the funding value lets the community know that this is where your heart was led, and so, this is where your treasure was shared.



## STRETCH IRA PROTECTION TRUST ('SIP TRUST')

### Are your Children Protected when they Inherit your IRA?

In the past, the lifetime stretch feature protected those inheriting IRA assets. Heirs were able to 'stretch' the payments over their lifetime.

The Secure Act now restricts that protection to 10 years, except for spouses and exempted groups. All other beneficiaries must take distribution of all of their IRA assets within 10 years after the death of the original owner.

### SIP TRUST BENEFITS:

- ◆ You continue to use and manage your IRA during your lifetime
- ◆ When your IRA transfers to your children, no taxes are paid on the IRA when assets are distributed to the Trust
- ◆ Spreads the income payments over your children's lifetime
- ◆ Provides income tax savings to your children.
- ◆ Allows for continued tax-free growth inside the Trust
- ◆ After your children's lifetime, the remainder impacts those in need in your community through the services of The Salvation Army