

REDUCE TAX BITE OF YOUR RMD

RECEIVE INCOME FOR LIFE

**IRA Required Minimum Distribution
(RMD) to Fund a Life Income Gift**

RATES AS HIGH AS 10.10%

**Take Advantage while the
Higher Rates Last!**

- ✓ Use your *IRA RMD*
- ✓ Tax-Free distribution
- ✓ Secure fixed income for life
- ✓ Support your community

NEW One-Life Rates

| Age | Rate | *Effective Rate Up To |
|-----|--------|--------------------------|
| 65 | 5.70% | 8.80% |
| 70 | 6.30% | 10.10% |
| 75 | 7.00% | 11.60% |
| 80 | 8.10% | 14.00% |
| 85 | 9.10% | 16.60% |
| 90+ | 10.10% | 19.50% |

Effective January 1, 2024

Two-life rates available. Rates subject to change.

*Effective rates are based on personal tax brackets.



**INCOME FOR LIFE and
Tax-Free Distribution
and
Support Your Community**

RECEIVE INCOME FOR LIFE



USE YOUR IRA TO FUND A

CHARITABLE GIFT ANNUITY



*Strength and Stability
since 1865*

USE YOUR IRA TO FUND A CHARITABLE GIFT ANNUITY

As of January 1, 2023
the law now allows:

- ✓ A once-in-a-lifetime distribution from your Traditional IRA to fund a Charitable Gift Annuity.
- ✓ Maximum allowable distribution amount of \$53,000 in 2024.
- ✓ Receive lifetime income payments up to 10.10%.
- ✓ Create an Annuity for you and your spouse.
- ✓ You must be 70 1/2 or older to take advantage of this opportunity.
- ✓ You pay no tax on the distribution.
- ✓ There is no charitable deduction.
- ✓ Lowers your taxable estate.
- ✓ Charitable Gift Annuity payments are backed by all of The Salvation Army's unrestricted assets.



For More Information:

CALL TODAY:

Email:

or fill in the coupon below.

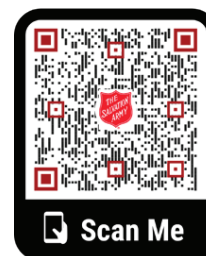
Name _____

Street _____

City/State/Zip _____

Phone _____

Email _____



How Does a Charitable Gift Annuity Work?

A Charitable Gift Annuity (CGA) is a simple written agreement signed by you and The Salvation Army.

Once you contribute cash using a Qualified Charitable Distribution from your IRA, the CGA begins to make secure fixed monthly or quarterly payments to you and your spouse for both of your lifetimes.

At the end of both lives, the remaining principal is used to help those in need in your community.

- ✓ **Income for LIFE up to 10.10% for you and your spouse**
- ✓ **Secure fixed monthly or quarterly payments**
- ✓ **Attractive payout rates**
- ✓ **Tax-free distribution**
- ✓ **Make a significant difference in your community**



The Salvation Army
has provided programs that offer
STRENGTH AND STABILITY
since 1865!