



Beneficiary Designations:

Beneficiary designation provides support by using IRAs, life insurance policies, commercial annuities, and retirement plans. This allows a lot of flexibility while allowing you to support the philanthropy that is most important to you. Work with your plan administrator to support Helping Services mission.

It only takes three steps to make this type of gift. Here is how to name Helping Services as a beneficiary:

1. Contact your plan administrator for a change-of-beneficiary form.
2. Decide what percentage (1 to 100) you would like us to receive and name us, along with the percentage you chose, on the beneficiary form.
3. Return the completed form to your plan administrator.

Example of how it works:

Ron and Virginia value the support they've been able to give their children and Helping Services for Youth & Families over the years. The couple recently updated their will to leave stock and real estate to their children. After consulting with their financial advisor they left Helping Services for Youth & Families 100% of their \$75,000 IRA to be transferred following their lifetime. Because Helping Services for Youth & Families is a tax-exempt non-profit, all \$75,000 will support our missions.

If Ron and Virginia had left the IRA to their children, approximately \$18,000* would have to pay federal income tax, leaving only \$57,000 for their families use. They are at ease knowing that they are making the most of their hard-earned money thanks to their updated plan.

*Based on an assumption of a 24 percent marginal income tax bracket.