Now that the Individual Retirement Account (IRA) charitable rollover has been permanently extended by Congress, you may wish to consider making a gift of IRA assets to United Way. This tax provision allows American taxpayers ages 70½ and older to donate up to and including $100,000 for 2015, and every future year, from their IRAs without having to treat the withdrawals as taxable income.

**YOUR IRA CHARITABLE CONTRIBUTION WILL HELP IMPROVE LIVES IN OUR COMMUNITY.**

As a tax free qualified charitable distribution, IRA charitable rollovers are an attractive way to make an annual end of year gift to United Way. Individuals can;

✔ rollover up to and including $100,000 of their IRA directly to United Way,
✔ without recognizing the transferred assets as taxable income, and
✔ the distribution satisfies the required minimum distribution rules.

The benefits of making a charitable gift versus gifting IRA assets to a non-spouse beneficiary are highlighted below.

<table>
<thead>
<tr>
<th></th>
<th>Gift of $100,000</th>
<th>Gift of $100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRA Rollover Beneficiary</td>
<td>Non-Spouse Beneficiary</td>
<td>United Way</td>
</tr>
<tr>
<td>Estate Tax*</td>
<td>$40,000</td>
<td></td>
</tr>
<tr>
<td>Income Tax**</td>
<td>$19,800</td>
<td></td>
</tr>
<tr>
<td>Net</td>
<td>$40,200</td>
<td>$100,000</td>
</tr>
<tr>
<td>Total Tax</td>
<td>60%</td>
<td>0%</td>
</tr>
</tbody>
</table>

* Assumes estate is over $5.43 million and the estate tax rate of 40% applies.
** Assumes non-spouse beneficiary is taxed at income tax rate of 33%.
REACH OUT A HAND TO ONE AND INFLUENCE THE CONDITION OF ALL
LIVE UNITED

United Way of Cass-Clay connects people to people, needs to resources, & experts to advocates to improve lives & advance the common good throughout Cass & Clay Counties.

MY INFORMATION
Please print and sign. United Way of Cass-Clay holds your personal information in strict confidence—we never share your information.

First Name M.I. Last Name

Home Address

City State Zip Code

Employer Employee # (if required)

Personal Telephone

Work Telephone

Personal Email

Preferred Email

Work Email

Male Female Date of Birth: Month Day Year

MY INVESTMENT IN MY COMMUNITY

☐ 1. Easy Payroll Deduction: $  \[ \text{Amount per pay period:} \ ( \$100, \$50, \$30, \$15, \$10, \$\ldots) \]  \[ \times \ \text{Number of pay periods in full year:} \ (12, 24, 26, 52, \text{etc.}) \]  = $

☐ 2. Cash: Enclosed, made payable to United Way: Check #  \[ \text{Check Date} \]  = $

☐ 3. Check: Enclosed, made payable to United Way: Check #  \[ \text{Check Date} \]  = $

☐ 4. Bill Me: Home address required ($50 minimum gift)  = $


☐ 5. Credit Card: $  \[ \text{Amount to charge} \]  \[ \times \ \text{Number of charges} \ (1, 4, 12) \]  = $


Card # Exp. Date: /

Card Type  ☐ Discover  ☐ MasterCard  ☐ Visa  ☐ American Express

☐ 6. Stock: Please call 701.237.5050 or email unitedway@unitedwaycassclay.org  = $

LEADERSHIP GIVING
(This section is only required for individual investments at the leadership levels below)

United Way Cass-Clay recognizes Emerging Leaders in Giving by offering a new networking program for investors under the age of 40 who invest $300 or more annually. Members are invited to exclusive networking socials, lunches and events as well as opportunities to volunteer at least 8 hours at United Way events with a goal of enhancing relationships with other Emerging Leaders in Giving members. For more information contact emergingleaders@unitedwaycassclay.org.

☐ I am interested in the Emerging Leaders in Giving Program. Please email me more information.

United Way of Cass-Clay recognizes combined household annual investments of $600 or more. If your spouse/partner gives separately, you may combine gifts for recognition at a higher level as listed on the right. Please list your spouse/partner below.

Spouse/Partner First Name M.I. Spouse/Partner Last Name Spouse/Partner Employer

LEADERSHIP GIVING INVESTMENT LEVELS:

Emerging $300 or more
Bronze $600 or more
Silver $1,200 or more
Gold $2,400 or more
Platinum $5,000 or more
Tocqueville $10,000 or more

MY SIGNATURE (Required)  Date: