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“Good News from Washington” Oversized Postcard



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New law allows for tax-free giving from IRAs

The new law presents a unique window of opportunity until the end of 2007 for you to use your IRA creatively to accomplish special philanthropic objectives. You may benefit greatly if:

- **You are required to take minimum withdrawals but don't need additional income.** You can satisfy up to \$100,000 of the distribution requirement with a transfer to charity.
- **You have already made the maximum donation for allowable charitable deductions.** You can now give up to \$100,000 more from your IRA account, which is not subject to the same limitation or taxed as a distribution. A taxpayer in the 35% bracket would avoid up to \$35,000 ($\$100,000 \times 35\%$) in federal income tax on IRA distributions through 2007.
- **You are subject to the pesky 2% rule,** which requires that itemized deductions be reduced by 2% of AGI in excess of \$150,500 for this year. Before PPA 2006, a \$100,000 withdrawal followed by a gift could result in the loss of \$2,000 in deductions and up to \$700 in tax savings ($\$2,000 \times 35\%$).
- **You are subject to the alternative minimum tax** and are taking mandatory withdrawals from your IRA. A direct IRA transfer to charity could reduce your exposure to the AMT.
- **You live in a state where a charitable deduction is not available for state tax purposes** (check with your advisor). PPA 2006 may result in savings of up to \$7,000 because the direct transfer of \$100,000 from your IRA to charity will not show up in AGI.

- **You do not itemize.** If you make a charitable gift in an amount less than the standard deduction ($\$12,300$ for married couples, $\$6,400$ for single filers over age 65), you will benefit from a transfer directly from your IRA to charity.
- **Your major assets reside in your IRA.** This year, you can make direct transfers from your IRA to charity without the hassle of having to report the transfer on your income-tax return.

Please call if you have questions or if we can assist you in any way.

Your **CONTACT** information.

Good News from Washington: Charitable Treasure Buried in Massive Pension Legislation

It took nearly a decade, but last year Congress finally enacted legislation as part of the Pension Protection Act of 2006 (PPA 2006), which offers you a golden opportunity to make gifts from your IRA and exclude the amount of your gifts from gross income. To qualify:

- **You must be 70^{1/2} years of age or older;**
- **The transfers must go directly from your IRA to qualified charities;**
- **Your gifts cannot exceed \$100,000 per year; and**
- **Your gifts must be outright.***

** Transfers to donor advised funds, supporting organizations, and charitable remainder trusts and for charitable gift annuities do not qualify.*

If you are unable to use some or all of the charitable deduction, this law presents a significant opportunity. This opportunity is available until the end of 2007, and no charitable income-tax deduction is allowed.

See other side.

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or
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