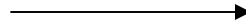


RETIREMENT PLAN GIFTS



Retirement Plan Gifts
Pension plans, profit sharing plans, stock bonus plans, Keogh Plans,
401(k) plans and IRS.



Here's What Happens

Funds in a traditional IRA can be designated to St. Mary Parish as well as other charities upon death. The funds pass to the charities after death, escaping income taxes due on remaining funds. And your estate can generally receive a charitable estate tax deduction.

How It May Benefit You

- Provides excellent tax planning opportunities — donors with large qualified retirement plan balances should select these first to fund testamentary charitable gifts.
- St. Mary Parish receives funds upon the donor's death directly from the IRA without having to go through probate.
- With the use of a wealth replacement tool (such as life insurance), the donor's heirs can receive a much larger tax-free inheritance than would otherwise be possible.
- It is important to always consult with your attorney and professional advisor before making a decision.