<<Date>>

«Fam\_ID\_Number»

«Fam\_Mailing\_Name»

«Fam\_Address\_1»

«Fam\_Address\_2»

«Fam\_City\_Only», «Fam\_State\_Only» «Fam\_Zip»

Dear «Fam\_Informal\_Sal»,

As you know, an IRA can be a great way to save for your retirement. When you make a contribution, you can enjoy saving on your taxes. But eventually, the tax bill comes due — when you take your annual distributions and again when you leave your assets to loved ones.

If you’d like to avoid the tax bite and leave a legacy that honors your Catholic faith, consider a gift to [insert name of parish, school, or ministry]. There are three ways you can do this through your IRA:

**1. Make your gift today.** If you’re 70½ or older, you can make a tax-free gift (up to $108,000
in 2025) to [insert name of parish, school, or ministry]. You’ll see the difference your gift makes today. You also won’t pay income taxes on the gift because the transfer doesn’t generate taxable income or a tax deduction. As a bonus, if you’re required to take minimum distributions, your gift can satisfy all or part of your obligation.

**2. Magnify your impact after your lifetime.** If you name [insert name of parish, school, or ministry] as a beneficiary of your retirement account, you can use your IRA to extend your support beyond your lifetime. This act of Christian stewardship will cost you nothing today.

**3. Create a charitable gift annuity**. If you’re 70½ or older, you can also use your IRA to create a gift that pays *you*. Because this option comes with special rules, we’re happy to discuss whether this gift is right for you.

Whether you choose to support [insert name of parish, school, or ministry] through your IRA today or after your lifetime, we’re grateful for YOU and your gift. Please contact [insert name and contact information] at to discuss your plans.

Gratefully,

[insert name and title]

*The information contained in this letter is not intended to provide legal or tax advice. For such advice, please consult your attorney or tax advisor.*