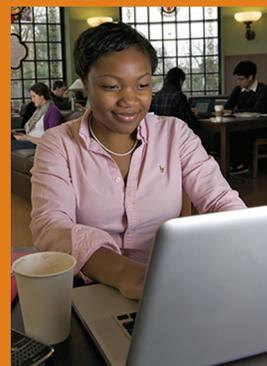


# Give Retirement Assets

## AN EASY, EFFICIENT WAY TO GIVE

Whether you wish to leave a legacy to Johns Hopkins or make a difference today, giving retirement assets is both convenient and tax-efficient. Explore the benefits of naming Johns Hopkins as a beneficiary of your retirement plan and of using your IRA to make an immediate impact on our mission.



# Make a World of Difference

## **IRA Charitable Rollover**

Make a difference today

Through an IRA charitable rollover gift, many supporters can transfer retirement assets directly to Johns Hopkins. You receive tax advantages, and Johns Hopkins benefits with a gift we can use immediately.

### **Who qualifies:**

Individuals 70½ or older may transfer IRA assets to Johns Hopkins.

### **Gift amount:**

Give up to \$105,000 (annually indexed for inflation) a year directly from your traditional IRA to Johns Hopkins. If your spouse has a separate IRA, he or she can also make an IRA charitable rollover gift. (If you wish to use assets from another retirement plan, such as a 401(k), move these funds into a traditional IRA, and then transfer them to Johns Hopkins.)

### **Advantages:**

Unlike withdrawals from your IRA, the amount of the gift won't be included in your taxable income. And if you are 73 or older, the transferred amount will satisfy your required minimum distribution.

### **How to move forward:**

Contact your IRA custodian and request that a distribution be made directly to Johns Hopkins. Provide your IRA custodian with our tax ID number, 52-0595110, and contact information. Be sure to let the Office of Gift Planning know your gift is on the way and provide your full name, address, phone number, and the areas of Johns Hopkins you wish to support.

## **Retirement Account Designation**

Leave a legacy for the future

There are several ways to leave a meaningful legacy to Johns Hopkins, and one of the most efficient options is naming Johns Hopkins as a beneficiary of your retirement account. This approach provides advantages to you and your family, too.

### **Who qualifies:**

Individuals of any age with an IRA, a 401(k), or other tax-deferred retirement account.

### **Gift amount:**

Designate Johns Hopkins as a beneficiary of all or part of your retirement account.

### **Advantages:**

Naming Johns Hopkins as a beneficiary of your retirement account supports the future of Johns Hopkins and allows you to take withdrawals during your lifetime, adjust beneficiary designations as needed, and achieve favorable tax results for your heirs.

### **How to move forward:**

Request a beneficiary designation form from your retirement plan administrator and contact the Office of Gift Planning for next steps.



## **CONTACT US**

Johns Hopkins Office of Gift Planning  
Phone: 410-516-7954 or 800-548-1268 Email: [giftplanning@jhu.edu](mailto:giftplanning@jhu.edu)  
Website: [giving.jhu.edu/giftplanning](http://giving.jhu.edu/giftplanning)

Johns Hopkins does not provide tax, legal, or financial advice. Please consult your own advisors regarding your specific situation.