

C R E A T I N G Y O U R L E G A C Y

3 Reasons to use your IRA for giving to Teachers College

It's Convenient. It's Smart. It's Simple.

For most folks, their Individual Retirement Account is second only to their home in terms of largest asset. It not only serves as their nest egg for retirement—it can also serve as a smart way to remain secure while making a charitable gift to Teachers College.

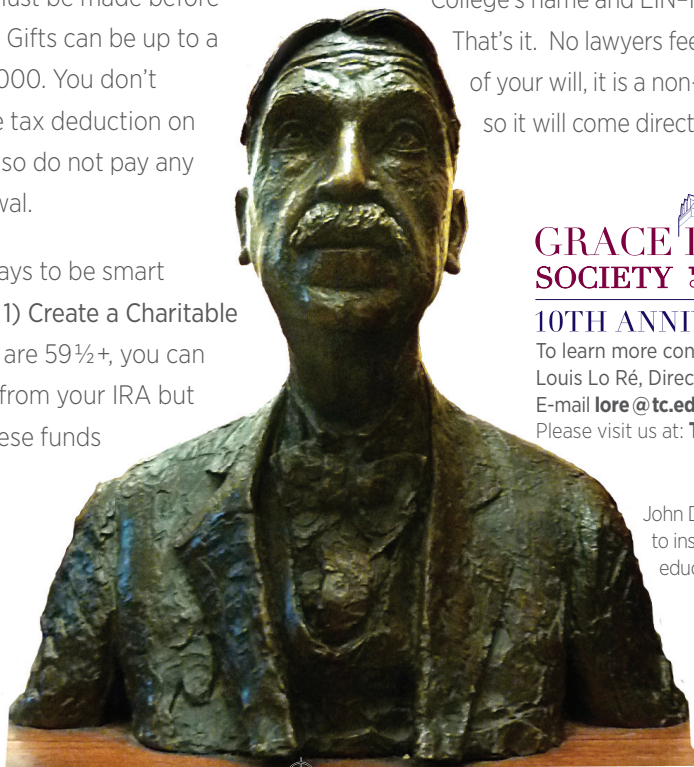
It's Convenient. If you are age 70½ you can meet your mandatory withdrawal requirement by making a gift to charity. Gifts must be made directly from your plan administrator and come from a traditional or Roth IRA – 403b plans are excluded and must be made before December 31, 2011. Gifts can be up to a maximum of \$100,000. You don't receive a charitable tax deduction on the gift, BUT you also do not pay any tax on the withdrawal.

It's Smart. Two ways to be smart about your legacy. 1) Create a Charitable Gift Annuity, if you are 59½+, you can begin to withdraw from your IRA but with taxes due. These funds

can then be used to establish a gift annuity with TC, guaranteeing a fixed income for life. An added bonus is a sizeable charitable tax deduction to offset the taxes due. 2) Or at any age—make Teachers College the beneficiary of your IRA— there is no tax liability and your estate will benefit from a full charitable deduction (estate gifts from IRA's to individuals, are subject to taxes up to 50% and more).

It's Simple. Just contact your plan administrator ask ask for a beneficiary form. Add Teachers College's name and EIN-13-1624202.

That's it. No lawyers fees, no re-writing of your will, it is a non-probate asset so it will come directly to TC.



GRACE DODGE SOCIETY TEACHERS COLLEGE COLUMBIA UNIVERSITY

10TH ANNIVERSARY

To learn more contact:
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E-mail lore@tc.edu or call **212-678-3037**
Please visit us at: TC.edu/plannedgiving

John Dewey's legacy continues to inspire students and educators at Teachers College