

# Smart Estate Giving Through Retirement Assets

Retirement assets are often the most heavily taxed assets in an estate – and therefore the **most tax-efficient assets to leave to charity.**

### Traditional IRAs are subject to:

- Income tax when withdrawn by heirs
- Accelerated distribution rules under the SECURE Act
- Potential compounding tax impact over 10 years

Charities, by contrast, receive retirement assets **100% income tax free.**

**The same asset produces more impact when directed strategically.**

ASSET LEFT TO HEIRS	ASSET LEFT TO CHARITY
\$500,000 IRA	\$500,000 IRA
Income taxes owed	No income tax
Net to heirs: ~\$350,000–\$400,000	Net to charity: \$500,000

### HOW IT WORKS

- Step 1:** Donor completes beneficiary designation form
- Step 2:** Charity is named as full or partial beneficiary
- Step 3:** Upon death, assets transfer directly to the School  
No will revision required.

### IDEAL DONOR PROFILE

- Age 60+
- Significant IRA balance
- Strong annual supporter
- Wants simple, revocable legacy commitment



### MOUNTAIN LEGACY IMPACT

IRA gifts often:

- Fund endowed scholarships
- Support faculty excellence
- Preserve campus and historic facilities
- Strengthen long-term sustainability



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A WHITE PAPER SERIES ON  
ESTATE & PLANNED GIVING



*Your legacy can shape the future.*

## Join the Mountain Legacy Society

A planned gift is one of the most meaningful ways to ensure Rabun Gap's mission endures for generations.

If you have included the School in your estate plans — or would like to explore how to do so — we invite you to connect with our Advancement Office for a confidential conversation.

Through thoughtful planning, Mountain Legacy Society members:

- Sustain access through scholarships
- Protect historic campus assets
- Support faculty excellence
- Ensure Rabun Gap's mission for generations

To explore how your legacy can support future generations of Rabun Gap students, contact:

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*All inquiries are welcomed and held in strict confidence. We encourage you to consult with your legal and financial advisors as you consider your plans.*



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