



## Why Planned Giving?

**Planned giving can be mutually advantageous for both you & ROA/ROA STARs Foundation.**

### You may wish to honor a loved one or fulfill your own philanthropic goal.

Planned giving can assist you in gaining tax savings, help maintain financial security—while also allowing you to make an important contribution to ROA. Owing to the variety of planned giving vehicles, your gift objectives can be achieved while realizing some or all the following benefits:

- ★ Preserve current cash flow
- ★ Realize immediate tax savings
- ★ Reduce estate taxes later
- ★ Receive a lifetime revenue stream

Planned gifts assist ROA to develop a more sustainable fiscal strategy that renders it less vulnerable to the vagaries of the economy and uncontrollable uncertainties. Planned giving can allow for larger gifts that might not otherwise be possible without affecting current income levels.

### BEQUEST BY WILL



Bequests are made under the terms of a will and can include assets such as cash or personal property. A bequest provision can be specific, naming a fixed sum, a percentage of the estate, or can be residuary in nature. A gift through one's will for a fixed dollar amount is the most common type of bequest – and planned gift.

### LIFE INSURANCE POLICY



You may elect to name ROA as a beneficiary of a current policy, either sole or partial, in which case the Foundation would receive the corresponding benefits. Alternatively, you may transfer ownership of a paid-up policy and name ROA the sole beneficiary.

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## The Call...

Today, we must answer the call to help secure a future every bit as great as our past. There is no limit to what a dedicated group of people can accomplish when they band together with One Voice in One Fight. One Voice with one message and One Fight with one goal — position ROA to best serve past, present and future reservists and their families into the next 100 years.

Our freedoms depend on the citizen warriors who stand ready when called. Our nation's future is in their hands; supporting them is in ours.



### QUESTIONS?

To learn more about planned giving and for help deciding which option is best for you and your family, please contact us at (800) 809-9448 or [roainfo@roa.org](mailto:roainfo@roa.org).

**ONE  
VOICE,  
ONE  
FIGHT.**

# Second Century Campaign Planned Giving Information

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## IRA ASSETS



You can avoid income tax on unused retirement accounts (which can be significant) by naming ROA as a partial or full beneficiary.

## CHARITABLE REMAINDER



You may use many different assets to establish a Charitable Remainder Trust that will benefit you and your heirs for life. The remaining interest in the trust could be earmarked for ROA.

## CHARITABLE LEAD TRUST



A Charitable Lead Trust enables you to transfer assets to heirs with a lower tax burden. You may designate ROA to receive the benefits from the trust for a specified period before the assets go to your heirs.

## CHARITABLE GIFT ANNUITY



A Charitable Gift Annuity enables you to transfer cash or securities to ROA. In return, you will receive fixed annual payments for life or a set period and will be entitled to a charitable income tax deduction in the year in which the gift annuity is created.

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(800) 809 9448 | [roainfo@roa.org](mailto:roainfo@roa.org)  
[roa.org](http://roa.org) & [roastars.org](http://roastars.org)

**ONE  
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THE ROA  
**STARS**  
FOUNDATION  
STANDING TOGETHER FOR  
AMERICA'S RESERVISTS

ROA STARS Foundation is a 501(c)(3) Nonprofit