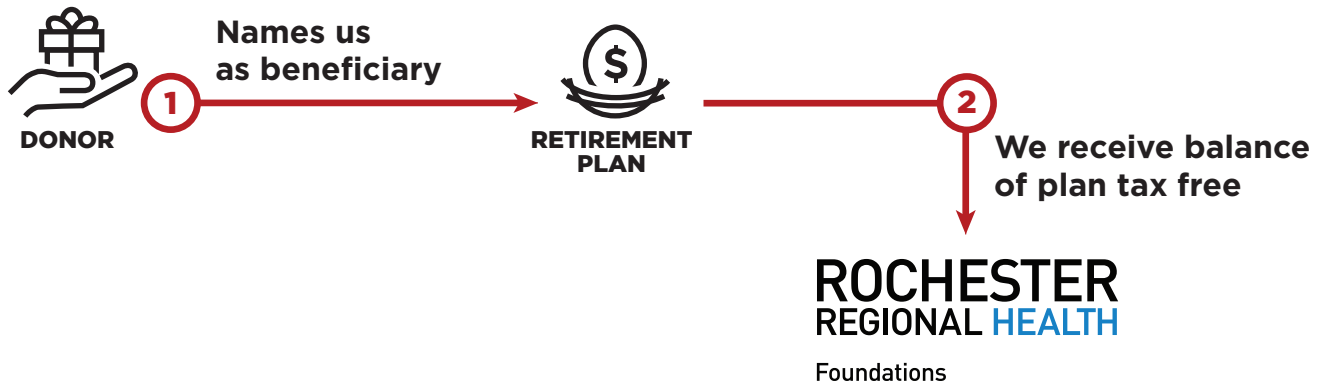


# Gifts from your IRA, 401(k) and other Qualified Retirement Plans



With a little creativity, you can support Rochester Regional Health far into the future by naming us as a beneficiary of your qualifying retirement account. Your heirs will also avoid the potential of double taxation on these assets.



When you decide to name Rochester Regional Health as a beneficiary:

- You can continue to take regular lifetime withdrawals.
- Your heirs may avoid the potential double taxation on assets left in your retirement account.
- Most importantly, you will be supporting the mission of Rochester Regional Health!

## IRA Rollover Gift

Making a gift from your IRA to Rochester Regional Health is an excellent way to make a gift during your lifetime from an asset that would be subject to taxes if you were to take the required minimum distribution as normal income.

## How it Works

- You must be age 70 ½ or older.
- Distributions are made directly from your individual retirement account through your advisor to Rochester Regional Health.
- You may exclude up to \$100,000 a year for federal income-tax purposes.
- Once you turn 72, your gifts will count towards your annual required minimum distribution (RMD), minimizing your taxable income.

This information is not intended as legal or investment advice.

\*Please be advised that these rules do not apply to ROTH IRAs\*

**ROCHESTER**  
**REGIONAL HEALTH**

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