

## Help Shape The Future

You can help Peak Community Services shape the future by supporting their work in the service of individuals with developmental disabilities.

You may direct your gift to support a specific program area, or you may make an unrestricted gift, allowing the agency to address areas of greatest need and opportunity.

Unrestricted gifts give the freedom to initiate activities for which there are pressing needs but no government funding.

## Peak Community Services

Creating Opportunities // Supporting Success

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*Employment and Community Services*

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**Retirement Plans**

**Planned Giving**  
Become a part of the long-term solution.



# Creating Opportunities // Supporting Success

## Why Give Retirement Assets?

Though you may enjoy many tax benefits during your lifetime from your 401(k), IRA, or Keogh plan, the assets in these retirement plans can be heavily taxed when passed on to your heirs.

In addition to any estate taxes, retirement plan assets are subject to income taxes, resulting in as much as 75% of these assets going to the IRS instead of your heirs.

## Peak Community Services As Beneficiary

You can avoid this tax burden, thereby getting the most from your money, by naming Peak Community Services as a beneficiary.

If you prefer, you can name a family member beneficiary, with Peak Community Services as an alternative or contingent beneficiary.

Any amount that passes to the agency will do so free of estate and income taxes.

## Provide Income For Your Heirs

If you would like to provide for a family member and also help Peak Community Services, you can use the assets from your retirement plan to set up a charitable remainder trust.

This is an easy way to make a gift to Peak Community Services without affecting your current financial situation — and your heirs will enjoy tax benefits, too.

## Consult Your Professionals

This brochure is intended for information purposes only, and does not constitute legal advice.

You should confer with your legal advisor regarding any specific questions you may have regarding the legal ramifications of gifts and bequests made to Peak Community Services.

## Retirement Plans

Peak Community Services: a part of the community for over 50 years.