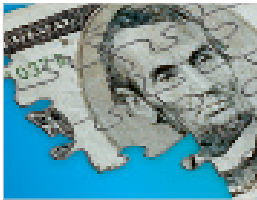


IMPACT YOUR WORLD

HELP YOUR BOTTOM LINE

With an IRA charitable rollover gift you can help the work and mission of your church this year and enjoy valuable tax and income benefits. If you are 70½ or older, you can roll over up to \$100,000 from your IRA to your church without paying federal income tax. Even better, your gift may qualify for your required minimum distribution (RMD).

Here Is How You Can Benefit From An IRA Rollover Gift This Year:



REDUCE YOUR TAXABLE INCOME

By rolling over some or all of your RMD from your IRA to your church, you may reduce your taxable income this year.



LOWER YOUR SOCIAL SECURITY TAX

Reducing your taxable income with an IRA rollover gift may also reduce the tax due on your social security payments.



AVOID IRS TAX LIMITS

IRA rollover gifts may be made over and above the normal cash gift limit.



NONITEMIZERS: ENJOY CHARITABLE GIFT BENEFITS!

If you do not itemize your deductions, you can still benefit from the reduction in income and tax resulting from an IRA rollover gift.



A NEW SOURCE FOR MAJOR GIFTS!

If you wish to make a larger gift to a campaign or special cause, you can make that gift from your IRA rather than tapping into your bank account this year.

Make an IRA Rollover Gift today or for more information contact:

**GARY MELVILLE/Foundation Director of Development:
800-595-4347 X103 or email: gmelville@umfne.org**

34 Route 111/Suite 102/Derry NH 03038/www.umfne.org