

How to Leave a Tax-Wise Legacy with Your Retirement Funds



Avoid Surprise Taxes for Your Loved Ones

Did you know that passing on your retirement funds to family can come with unexpected tax consequences? By planning wisely, you can protect your loved ones and support meaningful Kingdom work at the same time.

A SMART WAY TO GIVE

When retirement accounts like IRAs or 401(k)s are left to family members, those gifts are taxed as income when withdrawn — sometimes significantly.

However, when you designate **OneWay Ministries** as a beneficiary of those accounts, your gift goes entirely to God's work — **tax-free**. Because nonprofits like OneWay are tax-exempt, your generosity is fully preserved for impact.

This approach can also reduce the taxable value of your estate, potentially allowing more of your remaining assets to reach your family — all while advancing the causes closest to your heart.

BENEFITS OF GIVING RETIREMENT FUNDS

- **Tax-wise** — Avoid burdensome taxes that often come with inherited retirement accounts
- **Impactful** — Your entire gift supports ministry work because no taxes are deducted
- **Simple** — Just update your beneficiary form to include OneWay — no legal fees required



HOW TO GIVE RETIREMENT FUNDS

Simply contact your retirement fund administrator, and complete the appropriate beneficiary designation form. You can specify the percentage you want to give to ministry.

Legal Name: OneWay Ministries

Address: P.O. Box 2211 Naperville, IL 60567

Tax ID Number: 31-1675712