Our History
Cardinal Ritter Institute was founded in 1965 to address the needs of a growing senior adult population, especially the poor and frail senior adult. In 2004, Cardinal Ritter Institute changed its name to Cardinal Ritter Senior Services (CRSS) to better reflect its role in the community. CRSS, the largest agency of the Catholic Charities Federation, has been recognized on local and national levels for its expansive work on behalf of the senior adult.

Location
The main offices of CRSS are located at 7601 Watson Road. Clients can choose from the many facilities operated by CRSS, depending on whether the client desires senior apartment living, assisted living care or skilled nursing care.

About Us
Inspired by the teachings of Jesus Christ, the mission of Cardinal Ritter Senior Services is to be a recognized provider of first choice in providing an integrated continuum of quality residential, healthcare and supportive social services for senior adults throughout the Archdiocese of St. Louis.

Cardinal Ritter Institute was founded in 1961 to address the needs of a growing senior adult population, especially the poor and frail senior adult. In 2004, Cardinal Ritter Institute changed its name to Cardinal Ritter Senior Services (CRSS) to better reflect its role in the community. CRSS has been recognized on local and national levels for its expansive work on behalf of the senior adult.

Cardinal Ritter Senior Services promotes a nurturing environment that recognizes every person’s dignity and provides security, advocacy and independence.

See how making a donation to Cardinal Ritter Senior Services can help you save money on your Missouri state taxes.

With NAP tax credits, your donation costs you pennies on the dollar! (Benefit based on a $10,000 donation)

<table>
<thead>
<tr>
<th>Tax Bracket</th>
<th>28%</th>
<th>33%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal income tax reduction (of itemized deductions for state taxes)</td>
<td>$1,400</td>
<td>$1,650</td>
</tr>
<tr>
<td>Federal income tax deduction</td>
<td>$3,300</td>
<td>$3,300</td>
</tr>
<tr>
<td>6% MO income tax deduction</td>
<td>$600</td>
<td>$600</td>
</tr>
<tr>
<td>50% NAP credit-Missouri tax credit</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Total Tax Benefit</td>
<td>$7,000</td>
<td>$7,250</td>
</tr>
<tr>
<td>Actual Cost of $10,000 Contribution</td>
<td>$3,000</td>
<td>$2,750</td>
</tr>
</tbody>
</table>

This is an example. Please check with your financial advisor regarding your specific tax liability.

What are NAP Tax Credits?
NAP tax credits work as an incentive to encourage businesses and individuals with business income (including rental income) to contribute to neighborhood charities and projects. Under the Missouri NAP program, any corporation or individual with business or royalty income in the state of Missouri is eligible.
Frequently Asked Questions About NAP Tax Credits

Who is qualified to receive NAP tax credits?

How much credit can an individual claim?
The amount of credit an individual may claim in any one year is limited only by his or her total liability; it is not limited to the portion of income that is business-related.

Can I still claim a charitable deduction on my taxes?
Yes, your contribution to CRSS is a charitable donation. You are allowed to deduct the full amount of your contribution as a charitable deduction on both your federal and state tax returns.

When must the tax credit application be submitted?
The tax credit application must be submitted to CRSS and the Department of Economic Development (DED) within one year of the date of donation or the right to the credit is forfeited.

What kind of donations qualify?
Cash: valued at face amount of check.
Stocks and Bonds: Stock and Bonds are valued on the date of transfer and will be sold so that the credit can be approved for the donor.

What is the procedure for claiming the NAP credit?
1. Since this project has limited credits, you are advised to contact CRSS’s development office to verify that your donation will qualify for the credit.
2. Shortly after your donation is made, you will receive a tax credit application from CRSS. Complete the application and submit the original to our development office. Please read all the instructions on the back of the form. Attach the necessary proof of contribution, then sign and notarize the application before returning it to CRSS.
3. We will review the application, verify that the contribution as described was actually received and forward it to the DED for processing.
4. The DED will review the application and notify you in writing of the amount of credit allowed. The Department of Revenue will also be notified. Please allow three to six weeks for processing an application. Credits are rounded down to the next lowest dollar amount. Do not claim the credit on your tax return until you receive official notification of the credit approval.
5. If your business is a partnership, S-Corporation or Limited Liability Company, be sure to inform all partners, shareholders and members of their exact share of the credit, as allocated by the DED. Credit allocations are based on percent ownership and may be claimed only in the manner approved.

Are there restrictions?
The NAP tax credit is nonrefundable and nontransferable. The donor has six tax period in which to claim the credit. Any balance remaining after the sixth year is forfeited.