

# IRA Charitable Rollover



Reduce Your  
Tax Burden  
Even If You  
Don't Itemize



# What Are the Tax Benefits of an IRA Rollover Gift?

Are you at least 70½ and looking for a tax-wise way to make a charitable contribution? If so, consider making a qualified charitable distribution, or QCD, from your IRA account. You may know the QCD as the "IRA charitable rollover."

An IRA charitable rollover has several significant tax advantages. It allows you to give up to \$100,000 directly from your IRA to charity using pre-tax assets. If you do not itemize, or are subject to charitable deduction limits, the IRA rollover still allows you to give in tax-advantaged ways. An IRA rollover gift may also help you avoid income that could push you into a higher tax bracket.



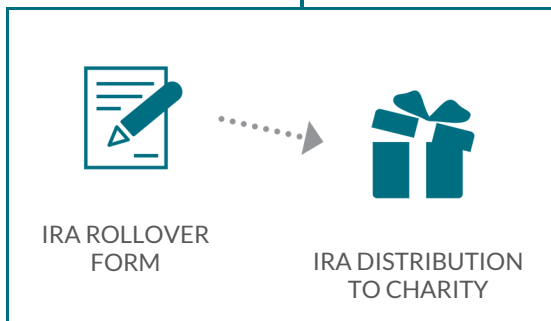
## Is Making a Rollover Gift Right For You?

Making a gift to charity directly from your IRA comes with a number of advantages, including:

- It is easy to make - just notify your IRA custodian.
- You can give from pre-tax assets - which is a nice tax benefit.
- The distributions may satisfy all, or part, of your required minimum distribution and are not subject to the IRS's charitable deduction limits.
- It minimizes the effect on your cash flow; the gift is from your assets, not your checkbook.
- It allows you to make a significant gift to support our cause.

# How Does the IRA Charitable Rollover Work?

1. Contact your IRA custodian to tell them you intend to make a "qualified charitable distribution." Many custodians will provide you with a form that they will ask you to use to complete your gift. If your custodian does not have a form and they ask for written instructions, please contact us. We can provide you with a sample letter that you can use.
2. Complete your custodian form or letter and mail it back to your IRA custodian.
3. Once your IRA custodian receives your instructions, they will send your gift to us.



## Let Us Know

If you have decided to make an IRA rollover gift to our organization, please let us know. More often than not, IRA custodians send a check without any indication as to the source of the gift. If we know your gift is coming, we can be sure to give you credit for your gift and say thank you.

## Helpful Hints

**Start Early.** It may take your IRA custodian a few weeks to process your gift. If you are thinking about making a gift at the end of the year, be sure to give your custodian enough time.

**Be Direct.** In order to avoid taxes on distributions to charity, your custodian will need to transfer your gift to us directly.

**Don't Have an IRA?** Rollover gifts can only be made from an IRA. If you don't have an IRA but you do have another retirement account, such as a 401(k) or 403(b), please contact us for ideas on what you can do to benefit from the IRA charitable rollover.



# Definitions

## IRA Charitable Rollover Gift

A charitable gift made by the owner of an IRA directly to a qualified charity. The owner must be 70½ years of age or older and can transfer up to \$100,000 per year, and the transfer may help the owner meet their "required minimum distribution" or RMD.



## May We Help You?

To learn more about how to make an IRA charitable rollover gift, please contact us. We would welcome the opportunity to answer further questions and work with you.

Emanate Health Foundation  
1041 W. Badillo St., Suite 106  
Covina, CA 91722-9943  
562-568-5700  
Foundation@EmanateHealth.org  
emanatehealthlegacy.org

