

A Gift to Your Community

The IRA Qualified Charitable Distribution



A giving opportunity for those over age 70½: Federal legislation allows you to make tax-free distributions from your IRA directly to a charity. This opportunity is valid now on a permanent basis.

Some of the Details of the Charitable IRA Distribution

- Donors must be 70½ or older at the time of transfer.
- Distributions **must** be made directly from the trustee to the qualified charity.
- Gifts up to \$100,000 are eligible.
- This qualifies toward the IRA owner's required minimum annual distribution.
- Distributions are not included in the owner's adjusted gross income.
- No taxes are paid on Qualified Charitable Distributions.
- Gifts **cannot** be made from 401(k) or 403(b) accounts and **cannot** be made to a Charitable Remainder Trust or Donor Advised Fund.

Questions?

For more information about starting your charitable giving legacy, please email info@accfo.org or call (937) 544-8659.



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(937) 544-8659 • www.accfo.org



P.O. Box 911, Portsmouth, Ohio 45662 • (740) 354-4612
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How it Works

You make a gift up to \$100,000 by transferring IRA assets directly to the Adams County Community Foundation.

Your gift can create a charitable fund in your name, the name of your family or in honor of any person or organization you choose. We'll handle all of the administrative details.

Your gift will be placed into an endowment that is invested and will grow over time. Grants addressing community needs will be made **forever**.

We always recommend consulting with your professional advisor.