



## IRA Charitable Donations

**A qualified charitable distribution (QCD), sometimes known as an IRA charitable “rollover gift,” can save you income taxes, as well as help minimize your taxable estate and fulfill your philanthropic wishes.**

**Good news:** The ability to make this gift directly from IRA accounts is now a permanent part of the U.S. tax code. The rule applies to **individuals age 70½ and older**, who may make **income tax-free outright gifts up to \$100,000** from their IRAs to charities. The gift amount counts toward your Required Minimum Distribution (RMD). Gifts must be completed before **December 31** to be eligible in the current tax year.

### **Important points to consider:**

- You must be at least age 70½.
- The gift must come directly to Audubon from your IRA account administrator, in the form of a check.
- The gift may come from a Traditional or a Roth IRA (special exclusions may apply to other types of IRA accounts).
- Although there is no tax deduction, there is NO income tax on the withdrawal.

### **What are the advantages?**

- Benefit Audubon’s work in a meaningful way today.
- Meet your Required Minimum Distribution (RMD).
- Pay no income tax on the amount withdrawn for your gift.
- Give above your deductible charitable limit of 50% of adjusted gross income.

**How do I give?** Please have your IRA plan administrator send a check to:

ATTN: Office of Gift Planning  
National Audubon Society  
225 Varick St., 7<sup>th</sup> Floor  
New York, NY 10014

Accompanying paperwork should identify (1) your name and address, and (2) whether your gift is intended for a specific program or for Audubon’s general programs.

**Audubon’s Tax ID # is 13-1624102.**

**For more information or if you have additional questions, please contact:**

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