

Sample IRA Distribution Letter Instructions:

First, contact your IRA administrator and see if they have a form that you can use to make an IRA direct charitable gift request. If that is not available, the following page offers a sample letter that can be used to request a direct distribution from an IRA (Individual Retirement Account) to your church or favorite charity. (This sort of gift is only available to individuals who are over age 70 ½.)

You may print the sample letter and simply fill in the blanks by hand. Or choose to download the editable Word version from our website at <https://mumf.org/donors/options-to-give/ira-charitable-rollover-gift/>

Fill in the blanks as follows:

- 1) Enter the name and address of your IRA custodian/administrator.
- 2) Enter the date.
- 3) Enter your IRA account number.
- 4) Enter the amount you wish to transfer to charity.
- 5) Enter the name and address of the church or charity. If you wish to benefit more than one charity, you will need to create a separate letter for each.
- 6) Briefly name the purpose of the gift whether it is for general charitable use or for a specific program or activity.
- 7) Include a phone number or email address where you can be contacted.
- 8) Sign the letter, print your name as the Plan Owner, and include your return mailing address.

You may want to keep a copy of the letter for your records.

This sort of gift may be new to some churches and charities. To ensure they provide you with an appropriate gift receipt letter, a **sample gift receipt letter** is also available from the Foundation (on the website www.mumf.org, or on request at 800-332-8238). You may want to give a copy of the sample receipt to the church office so they can be ready to respond.

Remember, this sort of gift is NOT income to you and, therefore, it is NOT tax-deductible. Nonetheless, the gift counts toward your Required Minimum Distribution (RMD). This is a great option for anyone who does not itemize charitable deductions and/or anyone who does not want to incur that additional RMD income.

IRA Company Name and Address

(Date)

RE: Request for charitable distribution from my Individual Retirement Account for the 20 Tax Year

Dear IRA Custodian:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account, Account # _____ as authorized by Section 408(d)(8) of the Internal Revenue Code and the Protecting Americans from Tax Hikes Act of 2015.

Please issue a check in the amount of \$ _____ payable to the following charitable organization at the following address:

(Name of church or charity)

(Address)

In your transmittal to the above-named organization, please communicate my name and address as the donor of record in connection with this transfer. Also, please indicate that the purpose of the gift is: _____

(Examples: for general charitable purposes without restriction; the Building Fund; the Mission Project; etc.)

Please copy me on your transmittal.

It is my intention to have this transfer be a Qualified Charitable Distribution (QCD) that will qualify for exclusion from my taxable income during the **20** tax year. This QCD will fulfill part or all of my Required Minimum Distribution for this year. Therefore, it is imperative this distribution be postmarked no later than **December 31, 20**.

If you have any questions or need to contact me, I can be reached at _____.
Thank you for your assistance and prompt attention to this matter.

Sincerely,

Signature

Home Address

_____, Plan Owner
Print Name

City, State, Zip Code