



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 give 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 be written as a check to Audubon, directly from your IRA account.
- If you are writing the check yourself from an IRA account:
 1. The check must clearly state the account is an IRA.
 2. The gift date is the date the funds clear your account – not the postmark date. We strongly recommend mailing checks by December 1 to allow extra time for your gift to be deposited.
- 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- Pay no income tax on the amount withdrawn for your gift.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? Checks should be mailed to:

ATTN: Office of Gift Planning
National Audubon Society
225 Varick St., 7th 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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The IRA Charitable Donations provision is part of House Resolution 2029 (H.R. 2029, Division Q, “Protecting Americans from Tax Hikes Act of 2015”) signed into federal law on December 18, 2015.