



HOW TO GIVE IRA Rollover or Qualified Charitable Distribution

If you have met the age threshold, you can transfer up to \$108,000 directly from your individual retirement account (IRA) to 3 Rivers Community Foundation tax-free. This give may count toward your required annual minimum distribution. Many people have found this to be an easy, tax-smart way to support the community they love. 3 Rivers Community Foundation will work with you to see this gift support causes you care about.

HOW IT WORKS

- You work with your IRA administrator to confirm your eligibility and to transfer up to \$108,000 from your IRA directly to 3RCF.
- If married, each spouse can transfer up to \$108,000 from their IRA.
- You notify 3RCF of the gift. Together we'll make a plan to pass the gift on to other charities, or to start or grow an endowed fund to support the causes of your choice.
- Your gift will support the charities or causes you care about and this simple process provides you with one tax receipt, from 3RCF.

CHOOSING CHARITY OVER TAX

Qualified Charitable Distributions from your IRA are a flexible tool to meet a variety of charitable needs, at your direction. Your gift - and all future earnings from your gift - become a permanent source of community capital, helping to do good work forever.



10 REASONS TO GIVE THROUGH THE COMMUNITY FOUNDATION

- 1 We are a **local organization** with deep roots in the community.
- 2 We have **broad expertise** regarding community issues and needs.
- 3 We provide highly **personalized service** tailored to each individual's charitable and financial interests.
- 4 Our funds help people **invest in the causes** they care about most.
- 5 We accept a wide **variety of assets** and can facilitate even the most complex forms of giving.
- 6 We partner with **professional advisors** to create highly effective approaches to charitable giving.
- 7 We offer maximum **tax advantages** for most gifts under state and federal law.
- 8 We **multiply the impact** of gift dollars by pooling them with other gifts and grants.
- 9 We build **endowment funds** that benefit the community for decades and help create personal legacies.
- 10 We are a **community leader**, coordinating collaborative resources to create positive change.

HOW TO GIVE IRA ROLLOVER OR QUALIFIED CHARITABLE DISTRIBUTION

QCD Worksheet

This year's QCD Amount \$ _____ *

choose your option(s):

I want to start an endowed fund, to support a cause I care about.

I want to start an endowed fund, named to support an organization I care about.

I want to fund the greatest needs locally, through 3RCF's Annual Grant Cycle.

I want to divide my gift to support a list of charities.

**3RCF assesses a small percentage admin fee for donor services provided. Fees vary based on your giving selections.*

LET'S CONNECT

Contact us to learn more about the ways we can help you have a positive impact on the community and causes you care about.

3 Rivers Community Foundation
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