

# THE IRA CHARITABLE ROLLOVER IS PERMANENT!



*If you are 70 1/2 or older, the IRA rollover is a great way for you to make an IRA rollover gift to support the causes you care about. IRA charitable rollover gifts can make a huge difference.*

There are a few details that I want to share with you about the bill and the IRA rollover:

- The IRA rollover allows donors 70½ or older to transfer up to \$100,000 directly from their IRA to charity each year.
- An IRA rollover gift is a tax-exempt distribution. Qualifying individuals can make charitable gifts using pre-tax IRA assets rather than taking a distribution, paying income taxes and using after-tax assets to make a charitable gift.
- An IRA rollover gift can be used to meet all or part of an IRA required minimum distribution.
- A permanent IRA rollover will give qualifying individuals certainty, allowing them to better manage their income, taxes and charitable giving.

To realize the full tax benefits of using an IRA to gift to charity, the distribution needs to originate from the custodian of the IRA. For your own unique situation, please consult your own financial, tax or legal professional.