



# THE IRA CHARITABLE ROLLOVER IS PERMANENT!

## WHY MAKE AN IRA CHARITABLE ROLLOVER GIFT?

Congress has extended the IRA charitable rollover and made it permanent. An IRA rollover gift is a way for you to support our cause today without impacting your checking or savings account balance. Gifts made from your IRA (up to \$100,000 per year) are not reportable as taxable income. They also qualify for your required minimum distribution (RMD) which can lower your income and taxes.

In addition, making an IRA rollover gift may prevent you from:

- being bumped into a higher federal and/or state income tax bracket
- hitting the phaseouts on your deductions and personal exemptions
- falling into the Alternative Minimum Tax (AMT)
- incurring the Affordable Care Act (ACA) tax

## HOW YOU CAN BENEFIT:

**Are you looking for an easy and beneficial way to help Ducks Unlimited's wetland conservation mission?**

If you are 70 1/2 or older, you can make a gift from your IRA account to help support the work of our organization this year and benefit.

### YOU CAN BENEFIT FROM GIVING FROM YOUR IRA IF...

- You wish to make a significant gift without using cash or other assets.
- You do not need all or a portion of your IRA income.
- You are paying too much in taxes and are looking to reduce your income.
- You do not itemize deductions. Because a rollover gift can reduce your income and taxes, you can still benefit from charitable giving even as a non-itemizer.
- You want to give over and above your normal giving this year. An IRA rollover gift does not count towards the 50% annual limitation on charitable gifts.

### WHAT IF YOU HAVE A 401(K), 403(B) OR OTHER RETIREMENT PLAN?

This gift opportunity only works for IRAs. If you own another type of qualified retirement plan, you must first make a tax-free rollover of funds into an IRA. Then you can make the gift from the IRA account to support our work.

### HOW CAN I MAKE AN IRA ROLLOVER GIFT?

Contact your IRA plan administrator to learn their procedure for making a rollover gift to charity. We can also provide you with a sample letter and assistance.

To learn more about the benefits of making an IRA charitable rollover gift, please contact us today.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

## TRANSFER INSTRUCTIONS FOR AN IRA CHARITABLE ROLLOVER

### Sample Request from IRA Owner to IRA Custodian or Administrator for a Charitable Distribution from an IRA

#### Re: Request for Charitable Distribution from Individual Retirement Account

Dear Sir or Madam:

This letter serves as my request to make a direct charitable distribution from my Individual Retirement Account # \_\_\_\_\_.

Distributions can either be sent via wire transfer or by check. If distribution will be by wire transfer, include the following:

**Please wire funds** in the amount of \$ \_\_\_\_\_ payable to Ducks Unlimited, Inc. as indicated below:

**Bank Name:** \_\_\_\_\_

**Bank Address:** \_\_\_\_\_

**ABA Routing Number:** \_\_\_\_\_

**Account Name:** Ducks Unlimited, Inc.

**Account Number:** \_\_\_\_\_

**ABA/ RoutingNumber:** \_\_\_\_\_

**Reference Name or Payment Details:** Donor's name and IRA rollover

My contact at Ducks Unlimited, Inc is Mr. Jonathan Rich, Managing Director of Gift Planning who can be reached by calling 901-758-3763 or toll-free 800-453-8257 (Choose Option 6) or by email at [jrich@ducks.org](mailto:jrich@ducks.org). If distribution is made by check, please mail to:

**Ducks Unlimited, Inc.**  
**Attn: Development Department**  
**One Waterfowl Way**  
**Memphis, TN 38120-2350**

In your transmittal to Ducks Unlimited, please record my name and address as the donor in connection with this transfer. Please also copy me on this transmittal. In the meantime, if you have any questions or need to contact me, I can be reached at \_\_\_\_\_.

