

IRA Qualified Charitable Distribution Form

By completing this form, the participant verifies that the receiving organization is a qualified charity as defined by the IRS.

You must be age 70½ or older to use this form.

1. Participant Information

☐ Traditional IRA ☐ Roth IRA ☐ Traditional IRA-Beneficiary ☐ Roth IRA-Beneficiary

Name _____
Last First Middle

Date of Birth _____

Address _____ Social Security No. _____

City State ZIP Phone _____

2. Amount to be Liquidated and Distribution Information

You may use this form to contribute a minimum of \$500 up to the IRS maximum of \$100,000 to a qualified charity. If you are not sure the charity is qualified, please contact the charity or consult your tax advisor. This is for informational purposes only and is not intended to constitute legal, financial, or tax advice. Consult with your tax advisor for advice specific to your unique circumstances before taking action.

For withdrawals from the Guaranteed Stable Investment Only: Participant Level Protections (PLPs) are in place to help preserve the guarantee of the Guaranteed Stable Investment fund. PLPs may limit your ability to withdraw funds from the fund. For more information on the PLPs and how it may affect your account, please call Retirement and Investment Services at 1-800-279-4030.

I authorize \$_____ to be paid to the following qualified charity. We will apply this distribution to your current year's required minimum distribution. Distribution will process pro-rata across all investments.

Make check payable to (name of organization) _____

Address _____

City, State, ZIP _____

Include this memo on the check (up to 30 characters): _____

☐ I wish to remain anonymous. Do not put my name on the check. (If you do not check the box, your name will be listed on the memo line of the check.)

3. Tax Withholding

A qualified charitable distribution (QCD) is generally a nontaxable distribution made directly by the trustee of your IRA (other than a SEP or SIMPLE IRA) to an organization eligible to receive tax deductible contributions. You must be at least age 70½ when the distribution was made. Also, you must have the same type of acknowledgment of your contribution that you would need to claim a deduction for charitable contribution. See *Records To Keep* in IRS Publication 526.

The maximum annual exclusion for QCDs is \$100,000. Any QCD in excess of the \$100,000 exclusion limit is included in income as any other distribution. If you file a joint return, your spouse can also have a QCD and exclude up to \$100,000. The amount of the QCD is limited to the amount of the distribution that would otherwise be included in income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income.

4. Signature and Date

Participant's Signature _____ Date _____

Keep a copy of this completed form for your records.