

FUND FOR GLOBAL HUMAN RIGHTS

Qualified Charitable Distributions (QCD)

Federal Tax ID: 75-3029336

If you're 70-½ or older, you can donate up to \$108,000 per tax year directly from an Individual Retirement Account (IRA).

Qualified Charitable Distributions (QCD), otherwise known as IRA charitable rollovers or IRA gifts, are a great way to support our work by allowing your dollars to go further: QCDs may be excluded from your taxable income and qualify towards your required minimum distribution (RMD).

What are the IRA charitable rollover rules?

Here's how a Qualified Charitable Distribution (QCD) works:

- You must be 70-½ or older at the time of giving your IRA to charity.
- You may distribute an amount, up to \$108,000 in a calendar year, to one or more public charities, so long as it is completed by December 31 of that year.
- Your IRA administrator must make the distribution directly to the charity, or you may write a check to the charity from your IRA checkbook. Funds that are withdrawn by you and then contributed do not qualify.

Benefits of making an IRA gift

QCDs count toward your required minimum distribution for the year. If you must take your required minimum distribution but you don't want or need the funds, QCDs are a good way to distribute the amount out of the IRA. As an added benefit, you'll avoid paying income tax on your gross income up to \$108,000.

Are there any QCD restrictions?

Per IRS regulations, QCDs cannot be made to a donor advised fund (DAF). A QCD can be made to your sponsoring 501(c)(3) organization if there are programs that you can

fund outside of your DAF. Such purposes include general support for the charity or for other programs they may maintain outside of their role as a DAF sponsor.

For additional information on QCDs and DAFs, please contact your charitable sponsor.

How to make an IRA qualified charitable distribution

Here are the steps to take to make a gift from your IRA:

- Contact your IRA administrator and instruct that person to transfer funds to the charity you designate.
- Help us credit your gift and thank you by having your IRA administrator include your full name and mailing address on the gift. Also, have your administrator note that the transfer is an IRA Qualified Charitable Distribution. We do not encourage restricted gifts.

If you'd like to make a QCD gift, your financial institution should make the check out to "The Fund for Global Human Rights" and identify you as the donor by name and address.

They can mail the check to:

The Fund for Global Human Rights
1301 Connecticut Ave NW, Suite 500
Washington, DC 20036