

Making a Qualified Charitable Distribution (QCD) from Your Individual Retirement Account (IRA)

If you are 70 ½ years old or older, you can take advantage of a simple way to benefit Habitat for Humanity of Evansville and receive tax benefits in return. You can give up to \$100,000 from your IRA directly to a qualified charity, such as Habitat, without having to pay income taxes on the money.

Here's how it works.

- You must be 70 ½ years of age or older.
- As an individual, you may transfer up to a total of \$100,000 per year. If you are married, a couple may give up to \$200,000.
- Your gift must be transferred directly from your IRA account to Habitat for Humanity of Evansville.
- Your gift is a transfer of funds from your IRA to Habitat, so it does not create taxable income for you and is not considered a charitable tax deduction.
- Only traditional IRAs or qualified plans rolled into a traditional IRA are eligible.
- The transfer of funds counts towards your annual required minimum distribution (RMD) from your IRA.

If you are interested in this popular way to support Habitat for Humanity of Evansville, use the form on the second page to send to your IRA administrator.

Form for Your IRA Administrator

To initiate a qualified charitable distribution from your IRA to Habitat for Humanity of Evansville, your IRA trustee will need the following information.

Legal Name: Habitat for Humanity of Evansville, Inc.
EIN Number (Taxpayer ID Number): 35-1602775
Permanent Address: 560 E. Diamond Avenue, Evansville, IN 47711

Please make sure your IRA trustee uses the above information to ensure your gift stays locally.

It is my intention that this gift from my IRA complies with the IRS qualified charitable distribution requirements. Accordingly, when Habitat for Humanity of Evansville receives the QCD gift from my financial institution, they will provide me with a written acknowledgment of the gift date and amount, stating that no goods or services were transferred to me in consideration for the gift.

Donor's Signature _____ Date _____

Printed Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

IRA Gift Amount \$ _____

Name of IRA Financial Institution _____

Please return this form to your IRA trustee and instruct them to send the form and your IRA gift to:

Habitat for Humanity of Evansville
Attn: Sr. Jane Michele McClure
560 E. Diamond Avenue
Evansville, IN 47711