A Charitable IRA Rollover allows donors to direct up to $100,000 from their traditional IRA to charity tax-free. This option is open to donors age 70½ and older who have a traditional IRA. A Charitable IRA Rollover counts toward the Required Minimum Distribution, the amount a person over 70½ years of age must withdraw from an IRA each year.

Traditional IRA funds are not subject to income tax when given directly to charity. But if the IRA owner receives a distribution from the IRA, it is treated as income and taxed. Therefore, the Charitable IRA Rollover is a way for donors to pay less tax while supporting their favorite charities.

**THIS STRATEGY MAY BE RIGHT FOR YOU IF:**

- You want to make a qualified charitable gift from your IRA to reduce the value of future distributions you will be required to take.
- You do not itemize your deductions and would like to realize an increased tax benefit for your giving.
- You wish to make an impactful gift to benefit the community.
- You already contribute to charity at your deduction limit, and you want to donate more.
- You wish to remove up to $100,000 from your taxable estate.

The Charitable IRA Rollover is a way for donors to pay less tax while supporting their favorite nonprofits.

**NOTE:** A Charitable IRA Rollover MAY NOT be directed to a donor-advised fund.

For more information, please visit cfgreateratlanta.org or call 404.688.5525 and ask to speak with a member of our philanthropy team.