



## **Steps to make a Qualified Charitable Distribution from an IRA to the Adams County Community Foundation**

Federal law allows people age 70½ or older to make direct transfers of up to \$105,000 per year per person (indexed annually for inflation) to qualified charitable organizations from their Individual Retirement Account (IRA), without the withdrawal being treated as taxable income. The withdrawal can satisfy your Required Minimum Distribution (RMD).

QCDs can be made to support any designated, scholarship, or community grantmaking fund at the Adams County Community Foundation. QCDs cannot be made to donor-advised funds (or private foundations).

1. Contact your retirement plan administrator and request a “Qualified Charitable Distribution” (QCD) to the Adams County Community Foundation.
  - Adams County Community Foundation Tax-ID # 26-1404848
  - Mailing address: 25 South 4th Street, Gettysburg, PA 17325
  - To be eligible, the QCD transfer must be made payable to the Adams County Community Foundation directly from the retirement plan administrator.
2. Notify the Community Foundation of your intent to make a QCD, along with the gift amount and fund name.
3. You will receive your QCD gift acknowledgement from the Adams County Community Foundation. This document should be filed with your tax information.

*Please note: The Adams County Community Foundation is a qualified charitable organization. Donors can support any fund type except a donor-advised fund. For questions, please contact the Community Foundation at 717-337-0060.*