



Steps to make a Qualified Charitable Distribution from an IRA to the Adams County Community Foundation Giving Spree

Federal law allows people age 70½ or older to make direct transfers of up to \$108,000 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).

1. Please 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. Please complete a Giving Spree Donation Form and mail it to the Community Foundation. We will match your form with your QCD gift when it arrives.
3. Please allow at least two weeks for your plan administrator to process your gift so it arrives by the Giving Spree on November 6, 2025.
4. You will receive your QCD gift acknowledgement from the Adams County Community Foundation before December 15, 2025.

Please note: The Adams County Community Foundation is a qualified charitable organization. Donors can support any participating Giving Spree nonprofit or any Community Foundation fund type, except a donor advised fund. The Community Foundation is not engaged in rendering legal or tax advisory service. The purpose of this document is to provide information of a general nature. For questions, please contact your advisor or the Community Foundation at 717-337-0060.