



nature forward

Connecting people and nature in the Capital Region

Formerly
Audubon Naturalist Society,
Est. 1897

Qualified Charitable Distributions from an IRA*

A Qualified Charitable Distribution (QCD) permits annual direct transfers to Nature Forward of up to \$100,000 (per individual) of tax-deferred IRA savings.

- You must be age 70 ½ to make a QCD.
- The gifted amount counts toward your Required Minimum Distribution for the year in which the gift is made. (You can always contribute more than your Required Minimum Distribution – up to the \$100,000 limit.)
- A QCD may help lower your adjusted gross income because it is not considered to be a taxable IRA distribution.
- QCDs may be made from any IRA or individual retirement annuity, but not from a simplified employee pension, simple retirement account or inherited IRA.
- Gifts from IRAs are not charitable contributions and are not tax-deductible.
- Securities held within an IRA may be directly transferred from the IRA to Nature Forward.

How to make a Qualified Charitable Distribution

A QCD is a DIRECT TRANSFER from your IRA to the Nature Forward – not a withdrawal. If you take a personal distribution from your IRA and then send a personal check to Nature Forward, it does not qualify.

Instruct your IRA administrator to make a transfer from the IRA directly to Nature Forward (checks should be made out to Nature Forward). Most administrators already have forms and procedures in place to make this transfer.

The IRA administrator must send the check directly to

Nature Forward
8940 Jones Mill Road
Chevy Chase, MD 20815.

Please ask your administrator to include your name on the check. Nature Forward is a 501(c)(3) non-profit: EIN 53-0233715.

Nature Forward will send you a letter of acknowledgement upon receipt of the payment.

For more information please contact Corinna Fisk at corinna.fisk@natureforward.org or 301-652-9188 x31

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