theguardian.org

IRA Distribution Letter Instructions

First, contact your IRA administrator to see if they provide a specific form that you can use to request a direct distribution to a charity. If unavailable, the following page offers a sample letter that can be used to request a direct distribution from an IRA (Individual Retirement Account) to theguardian.org and other important charities.

*Note: Qualified Charitable Distributions (QCDs) are available to individuals aged **70½ or older**. Please note that while QCD eligibility begins at 70½, the required age to begin taking RMDs is currently 73.*

You may either print and complete the sample letter, or use the editable PDF form as follows:

1) Enter the name and address of your IRA custodian/administrator.
2) Enter the date.
3) Enter your IRA account number.
4) Enter the amount you wish to transfer to the Guardian Org Foundation.
5) Include a phone number or email address where you can be contacted.
6) Sign the letter, print your name as the Plan Owner, and include your return mailing address.

We recommend keeping a copy of the letter for your records.

Tax Implications & Advisory Disclaimer

A QCD is transferred directly from your IRA to the charity, meaning the gift is **excluded from your taxable gross income** and is **not tax-deductible** as an itemized deduction. However, if you are otherwise required to take Required Minimum Distributions (RMDs), the distribution **counts toward your RMD** for the year. This makes a QCD an advantageous option whether or not you itemize deductions, as it satisfies your RMD without increasing your adjusted gross income (AGI).

Please note: **theguardian.org** does not provide tax, legal, or financial advice. Tax laws vary by individual circumstances, so we strongly encourage you to consult with your financial advisor or CPA to confirm how a Qualified Charitable Distribution fits into your overall financial plan and how much you are eligible to transfer as a Qualified Charitable Distribution excludible from your taxable gross income.

_____ _____

IRA Company Name & Address *(Date)*

RE: Request for charitable distribution from my Individual Retirement Account for the 20__ Tax Year

Dear IRA Custodian:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account, Account #_____ as authorized by Section 408(d)(8) of the Internal Revenue Code.

Please issue a check in the amount of $_____ payable to the following charitable organization at the following address:

Guardian Org Foundation
EIN: 81-2404459
Church Street Station
P.O. Box 3276
New York, NY 10008-3276

In your transmittal to the above-named organization, please communicate my name and address as the donor of record in connection with this transfer. Please copy me on your transmittal.

It is my intention to have this transfer be a Qualified Charitable Distribution (QCD) that will qualify for exclusion from my taxable income during the 20__ tax year. This QCD will fulfill part or all of my Required Minimum Distribution for this year. Therefore, it is imperative this distribution be postmarked no later than December 31, 20__.

If you have any questions or need to contact me, I can be reached at _____ or
Phone Number

_____.
Email

Thank you for your assistance and prompt attention to this matter.

_____ _____

Signature *Home Address*

_____*, Plan Owner* _____

Print Name *City, State, Zip*