



# Make a Tax-Free Gift from your IRA!

**As of December 18, 2015, every IRA owner can give up to \$100,000 annually to a qualified charity (like Georges River Land Trust) as an IRA charitable rollover**

- You must be 70 ½ or older when you make your gift.
- Only an outright gift (up to \$100,000) made directly from your IRA to Georges River Land Trust is eligible.
- You pay no federal income tax on the withdrawal from your IRA.
- Your gift can count towards all or a portion of your required minimum distribution.
- Your gift is excluded from your adjusted gross income (“AGI”) – lowering your AGI may provide you with tax advantages.
- Your donation may be designated for a particular purpose, and may be used to satisfy outstanding pledges.
- It’s quick and simple! Just instruct your IRA administrator to send your gift straight from your IRA to Georges River Land Trust. Gifts may be sent via check or cash wire.

Note:

1. *A gift made via an IRA charitable rollover does not generate a charitable deduction.*
2. *An IRA charitable rollover gift must be an outright gift; it cannot be used to fund a life income gift such as a charitable gift annuity or charitable remainder trust.*
3. *Employer-sponsored retirement plans, such as SEP IRAs, Simple IRAs, 401(k)s, and 403(b)s generally do not qualify for charitable rollover; although, you can sometimes roll assets from these plans into a traditional IRA - please consult your retirement plan administrator to find out if this is a possibility for you.*
4. *Some states may determine that IRA distributions must be included as income for state and local tax purposes.*
5. *Keep in mind, your ability to take full advantage of your tax-free gift to Georges River Land Trust will also be affected by your other charitable gifts made from your each year (the maximum gift amount is \$100,000 per person)*
6. *To meet the end of year deadline, the charitable rollover distribution should arrive in time for Georges River Land Trust to either cash the check or confirm the wire transfer.*

**Please consult your tax or financial advisor to see if this gift opportunity is right for you.**

**THANK YOU!**

***Discover the river. Care for the land.***