



We build **strength, stability** and **self-reliance** through shelter.

### **IRA charitable rollover**

If you are 70 ½ years old or older, you can take advantage of a simple way to benefit Habitat for Humanity of Metro Louisville and receive tax benefits in return. You can give up to \$100,000 from your IRA directly to a qualified charity, such as Habitat, without having to pay income taxes on the money.

The IRA Charitable Rollover law no longer has an expiration date so you are free to make annual gifts this year and well into the future.

Here's how it works:

- You must be 70 ½ or older.
- An individual may transfer up to a total of \$100,000 per year and a married couple may give up to \$200,000.
- Your gift must be transferred directly from the IRA account to Habitat for Humanity of Metro Louisville.
- Your gift is a transfer of funds from your IRA to Habitat, so it does not create taxable income for you and is not considered a charitable tax deduction.
- Only traditional IRAs or qualified plans rolled into a traditional IRA are eligible.
- The transfer of funds counts towards your annual required minimum distribution from your IRA.

**If you're interested in this popular way to support Habitat for Humanity of Metro Louisville, use the form on the second page to send to your IRA Administrator.**



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## IRA charitable rollover gift form

The IRA Charitable Rollover provision of the Internal Revenue Service Code Section 408(d)(8) allows individuals who have reached age 70½ to make qualified charitable distribution, or QCD, gifts of up to \$100,000 per calendar year directly from IRAs to qualified charitable organizations. QCDs can satisfy all or part of the IRA owner's required minimum distribution and avoid treatment of the distribution as taxable income.

To initiate a qualified charitable distribution from your IRA to Habitat for Humanity of Metro Louisville, your IRA trustee will need the following information:

**Legal name:** Habitat for Humanity of Metro Louisville  
**Taxpayer ID:** 58-1735528  
**Permanent address:** 1620 Bank Street, Louisville, KY 40203

It is my intention that this charitable rollover gift comply with the IRS Qualified Charitable Distribution requirements. Accordingly, when Habitat for Humanity of Metro Louisville receives the QCD gift from my financial institution, it will provide me with a written acknowledgment of the gift date and amount, stating no goods or services were transferred to me in consideration for the gift.

Donor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Printed name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
IRA gift amount: \$ \_\_\_\_\_  
Name of IRA financial institution: \_\_\_\_\_

Please return this form to your IRA trustee and instruct him or her to send the form and your IRA charitable rollover gift to:

**Habitat for Humanity of Metro Louisville**  
**Attn: Tricia Burke**  
**1620 Bank Street**  
**Louisville, KY 40203**

