



IRA Charitable Rollovers with KCCF

If you are 70 1/2 years old or older, you can make a Qualified Charitable Distribution, or QCD, gift up to \$100,000 annually from your traditional IRA(s) directly to a 501(c)3 public charity.

This is a beneficial strategy for individuals who have reached the age at which you must start taking required minimum distributions (“RMD”) from your IRA(s). As the donor, you do not claim a tax deduction for the gift, however, the funds distributed to a public charity are excluded from income. Therefore, you will avoid income tax on these funds that would have otherwise been withdrawn from your IRA(s) as a required minimum distribution.



For illustrative purposes only

Federal tax law does not permit QCDs to donor-advised fund accounts, like KCCF’s Charitable Fund, but it does allow QCDs into a Restricted Fund. KCCF has created a Restricted Fund to support individual charities.

If you wish to take advantage of your QCD, KCCF can help you create one or more restricted fund(s) to pre-fund your giving to individual charitable organization(s). This allows you to potentially grow the fund tax free before you grant funds over time.

Inspiring Catholics, Empowering Catholic Organizations



**Knights of
Columbus
Charitable Fund™**



How to Get Started



Contact KCCF or your local Knights of Columbus Investment Advisor Representative to create your Restricted Fund



Contact your IRA custodian to initiate your LOI and make the check payable to KCCF



Once funds are deposited into your account, you will receive a gift receipt from KCCF or you can access your gift receipt through your secure donor portal



Work with your accountant to record this distribution on your IRS Form 1040



Utilize your account to distribute to your Restricted Fund according to your wishes

Learn more or get started today.

Visit us at knightscharitable.org or call us at 1.833.877.0728.

Knights of Columbus Charitable Fund, Inc. is an independent, nonprofit, public charity with a donor-advised fund program. Various entities affiliated with Knights of Columbus provide certain investment management and administrative services to Knights of Columbus Charitable Fund. Knights of Columbus Asset Advisors, LLC serves as the investment manager of Knights of Columbus Charitable Fund, and the assets are invested in investment funds managed by Knights of Columbus Asset Advisors. Investing involves risk. The value of an invested donation will fluctuate over time and may gain or lose money.

Information provided is educational in nature and is not intended as legal, tax, financial, or other professional advice. Knights of Columbus Charitable Fund does not provide legal, tax, financial, and other professional advice. You should consult professional advisors concerning the legal, tax, or financial consequences of your charitable activities. Tax information provided relates to federal tax matters only, and availability of certain federal tax deductions may depend on whether you itemize deductions.