



# IRA Charitable Rollovers with KCCF

If you are 70 1/2 years old or older, you can make a Qualified Charitable Distribution (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 Therefore, you will avoid income tax on these funds that would have otherwise been withdrawn from your IRA(s) as a required minimum distribution.

## How does it work?

In this example, let's say you took the maximum RMD of \$100,000 and rolled it over into a Restricted Fund with KCCF:



*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). 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 Letter of Interest and make the check payable to KCCF\*



Once funds are deposited into your account, you can access your gift receipt through your secure donor portal



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



Recommend a grant from your Restricted Fund to qualified charities according to your wishes

\*Please mail checks to: Knights of Columbus Charitable Fund, P.O. Box 1961, New Haven, CT 06509  
Tax ID#: 81-5466677 • Please include the name of the Account in the memo line of the check.

## Learn more or get started today.

Visit us at [knightscharitable.org](https://knightscharitable.org) or call us at 1.833.877.0728.

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