



Qualified Charitable Distribution (QCD)

- Make a gift using your IRA to support the AAUW's work today
- Tax-free withdrawal
- Fulfill your Required Minimum Distribution Federal law allows people age 70½ or older to make direct transfers up to \$100,000 per year per person to charitable organizations from their Individual Retirement Account (IRA), without the withdrawal being treated as taxable income. The withdrawal can be counted toward your Required Minimum Distribution.
- Retirement plans, including 401(k)s, 403(b)s and IRAs, can be donated to AAUW directly upon death, which may help your heirs to avoid estate taxes. Alternatively, you can name AAUW as a beneficiary of a retirement plan. This is an easy way to leave a legacy to AAUW. Naming AAUW as the beneficiary of other types of accounts — such as bank accounts and donor advised funds — is another straightforward option that allows you to make a lasting impact.
- Please check with your tax adviser before making your gift to determine the particular benefits to you and your estate.
- [Click here](#) to view a sample letter for making a charitable distribution

Questions and Answers on making a distribution

From which accounts can I make transfers?

Transfers must come from your IRA, made payable to AAUW (Federal Tax ID #52-6037388). 401(k), 403(b), and other retirement plans do not qualify. Ask your advisor about transferring funds from these other accounts to an IRA.

How do I make my gift?

Contact your IRA custodian and follow their procedures to request a “Qualified Charitable Distribution.”

The check must be accompanied by your name and address information in order for you to receive a written acknowledgement from us.

Please provide the recipient information below to your custodian, along with our Tax ID #52-6037388.

Please direct your check, drawn on your IRA account and made payable to AAUW, to:

AAUW

Attn: Planned Giving– IRA Distribution

1310 L St. NW, Suite 1000, Washington, DC 20005125

Can I deposit my IRA withdrawal in my personal, non-IRA account, then write a check from that account?

No, the funds must be transferred directly from your IRA. If not, you must report the withdrawal as taxable income.

My IRA custodian wants to mail a check directly to the charity. Is that allowed?

Yes, many custodians will mail a check directly to the charity. However, if you want a written acknowledgment, it's important for you to instruct your custodian to include your name and address.

Please provide the attached letter to your IRA administrator for this purpose.

Do I need to notify AAUW about my QCD?

Yes, please notify us by emailing Verna Gibson at Gibsonv@aauw.org when your gift is on the way and provide the following information:

- Gift amount
- Your name and address
- Name of the financial institution sending your gift

Will I receive a gift acknowledgement?

We can only mail an acknowledgement to you if your name and address are provided along with the check (use letter provided) or if you notify us about your gift by emailing planned-giving@aauw.org. You may not use the acknowledgement to claim a deduction. (See "tax implications" below.)

What are the tax implications?

Federal: The transfer is not recognized as a taxable withdrawal from your IRA. Because the transfer is treated as a nontaxable event, it does not afford you an income tax deduction.

State: Tax laws vary by state. Some states have a state income tax and will include the transfer as income. Of those, some will allow for a state income tax charitable deduction and others will not. Other states base their state income tax on the federal income or federal tax paid.

Can I use a QCD to fund a charitable gift annuity?

No, gift annuities are not eligible.

[Sample letter for making a charitable distribution below](#)

SAMPLE LETTER TO PROVIDE TO YOUR IRA ADMINISTRATOR TO INITIATE YOUR 2022

CHARITABLE DISTRIBUTION

_____, 2022

Name of IRA Administrator:

IRA Administrator Address:

RE: Charitable Distribution from my IRA Account # _____

To Whom It May Concern:

Please accept this letter as my request to make a qualified charitable distribution from the account referenced above, as provided in The Protecting Americans from Tax Hikes Act of 2015 and Section 408(d)(8) of the Internal Revenue Code of 1986, as amended.

Please issue a check in the amount of \$_____ payable to AAUW and mail it to:

The American Association of University Women
1310 L Street NW, Suite 1000
Washington, DC 20005
AAUW's tax identification number is 52-6037388.

In your transmittal to the charity, please indicate my name and address as the donor of record and copy me on your correspondence in connection with this transfer. It is my intention to have this transfer qualify for exclusion from my taxable income during the 2022 tax year. Therefore, it is imperative that this distribution be delivered no later than December 31, 2022.

If you have any questions or need to contact me, I can be reached at [insert YOUR TELEPHONE NUMBER and/or YOUR EMAIL ADDRESS].

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

Sincerely,

YOUR NAME:

YOUR ADDRESS:

YOUR TELEPHONE NUMBER:

Cc: Planned Giving Department, AAUW, 1310 L Street NW, Suite 1000 Washington, DC 20005