



LEGACY GIVING
YOUR GIFT ADDS TOMORROWS

Making a gift to the Cystic Fibrosis Foundation through Charitable IRA Rollover

Receive a Tax Break While Adding Tomorrows

Congress recently made permanent a special tax savings opportunity for supporters who make a Charitable IRA Rollover gift. Now supporters, like you, can have an instant impact on the lives of those affected by CF and plan to see a tax break with your gift of a Charitable IRA Rollover.

With this gift, you can:

- Avoid paying tax on your gift and all, or part, of your minimum distribution requirement.
- Enjoy a quick and easy estate tax reduction.
- Join the Foundation in your shared vision to find a permanent, one-time cure for CF.

Some Important Details:

- Your Required Minimum Distribution transfer must go **directly** from your IRA (either Roth or traditional) to the Cystic Fibrosis Foundation.
- The age requirement is 70 ½ or older.
- You can gift up to \$100,000 per calendar year.
- Gifts can be for a portion of the Required Minimum Distribution (RMD), all of the RMD or more than the RMD, up to \$100,000.
- Multiple gifts can be made.
- Your gift must be complete on or before December 31 of the calendar year in which you choose to utilize the IRA Charitable Rollover gift vehicle for tax purposes.
- To make your gift, contact your IRA administrator and, if needed, provide them with our Tax ID number: 13-1930701.

What are the advantages of making an IRA Charitable Rollover Gift?

- You can count your gift towards your annual required minimum distribution.
- Under current federal tax laws, keeping your IRA distribution out of your adjusted gross income may save you taxes. Note: you cannot take a federal income tax charitable deduction for your gift.
- The transfer process is quick and requires minimal paperwork.

To learn more about how to make a Charitable IRA Rollover to the Cystic Fibrosis Foundation, contact **Tricia Benson, Senior Director of Planned Giving**, at tbenson@cff.org or 240-482-2845.

Following is a sample instruction letter you may use to request an IRA charitable gift transfer from your IRA plan administrator, as well as a sample letter to notify the Cystic Fibrosis Foundation of your gift. The Cystic Fibrosis Foundation is not able to provide tax advice; donors are encouraged to seek professional tax counsel.

Sample Letter

Request from You (IRA Plan Owner) to IRA Administrator for Charitable Distribution

[Date]

[IRA Administrator Name]
[IRA Administrator Address]

Re: Request for Charitable Distribution from Individual Retirement Account

Dear Sir or Madam:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account # _____, as provided by the Protecting Americans from Tax Hikes Act of 2015.

Please issue a check in the amount of \$_____ [*not to exceed \$100,000*] payable to the Cystic Fibrosis Foundation and mail it to:

Cystic Fibrosis Foundation
Individual Giving Department
6931 Arlington Road, Suite 200
Bethesda, MD 20814

The Cystic Fibrosis Foundation's tax identification number is 13-1930701.

In your transmittal to the Cystic Fibrosis Foundation, please include my name and address as the donor of record in connection with this distribution. Please copy me on your transmittal.

It is my intention to have this transfer qualify for the 20__ tax year. Therefore, it is imperative that this distribution be postmarked no later than December 31, 20__.

If you have any questions or need to contact me, I can be reached at _____ [provide your telephone number or email address].

Thank you for your assistance in this matter.

Sincerely,

Your Name
Your Address

Sample Letter from You Informing Cystic Fibrosis Foundation of Forthcoming Charitable Distribution from IRA

[Date]

Tricia Benson
Senior Director of Planned Giving
Cystic Fibrosis Foundation
6931 Arlington Road, Suite 200
Bethesda, MD 20814

To send via email: (tbenson@cff.org)

Dear Tricia,

It is my pleasure to inform you that I have requested a qualified charitable distribution from my Individual Retirement Account (IRA) to the Cystic Fibrosis Foundation in the amount of \$ _____ [amount] from my plan trustee/administrator, _____ [name of IRA trustee/administrator].

If you have any questions or need to contact me, I can be reached at [your telephone #].

Sincerely,

Your name
Your address