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### **Make an Immediate Gift through Your IRA**

The Protecting Americans from Tax Hikes Act of 2015 has permanently extended the IRA Charitable Rollover. Now supporters, like you, can have an instant impact on the lives of those affected by CF and may see a tax break with your gift of an IRA Rollover.

Since it was first made available in tax year 2006, many Cystic Fibrosis Foundation donors age 70 1/2 or older have used this popular option to make tax-wise gifts ranging from \$100 to \$100,000 every tax year. If you have not already taken your required minimum distribution in a given year, a qualifying rollover gift can count toward satisfying this requirement.

If you are 70<sup>1/2</sup> or older, you may give up to \$100,000 using funds from your traditional or Roth IRA to support the mission of the Cystic Fibrosis Foundation. Not only do you help add tomorrows to the lives of those affected by CF, but you also can avoid paying tax on your gift and all, or part, of your minimum distribution requirement.

Whether or not you choose to make a charitable IRA rollover gift, you can still designate the Cystic Fibrosis Foundation as a beneficiary to receive IRA assets after your lifetime. The lifetime charitable IRA rollover is simply another option for donors who would like to see their philanthropy at work now.

**To make an immediate gift from your IRA**, simply [use this sample letter as a guide](#) [link to .pdf resource] to instruct your plan administrator to make a direct transfer from your traditional IRA or Roth IRA to:

Cystic Fibrosis Foundation  
4550 Montgomery Ave  
Suite 1100 N  
Bethesda, MD 20814

PLEASE CONTACT: Tricia Benson at [tbenson@cff.org](mailto:tbenson@cff.org) or 240-482-2845 to let us know about your gift so we can express our gratitude for your commitment to improving the lives of those affected by cystic fibrosis.



**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](mailto: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  
4550 Montgomery Ave  
Suite 1100 N  
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,

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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  
4550 Montgomery Ave  
Suite 1100 N  
Bethesda, MD 20814

To send via email: ([tbenson@cff.org](mailto: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