

GIVING THROUGH YOUR IRA

A qualified charitable distribution (QCD) may be used as a convenient, tax-free way to make gifts of up to \$108,000 per year to United Way Greater Triangle to satisfy IRA-required minimum distributions.

Those with significant assets in an IRA or those who don't deduct charitable gifts benefit the most from a QCD. Qualified charitable distributions count toward the required minimum distributions.

Every gift, no matter how large or small, helps to transform lives in the Greater Triangle. When you contribute to United Way through a distribution from your IRA, you'll be supporting our mission of making our community a better place for everyone.

Here are some key features of a qualified charitable distribution:

- You may begin making a QCD from your IRA beginning at 70 ½ years of age.
- You may transfer up to \$108,000 per year directly from your traditional or Roth IRA to United Way Greater Triangle or other qualified charitable organizations.
- Married couples can gift up to \$108,000 per person, per year, from their IRA if each meets the requirements above. Other gift limitations apply; please contact us for details.
- You may not receive any goods or services in return for your gift.
- New legislation effective in 2023 makes it possible to use qualified charitable distributions to fund life-income gifts like charitable gift annuities and charitable remainder trusts.

Information you'll need to complete a QCD:

- Legal Name: United Way of the Greater Triangle
- Tax ID Number: 56-1949103
- Address: P.O. Box 110583 Durham, NC 27709

Please notify us when you request a QCD so that your gift can be matched to you when it arrives. It is helpful to let us know the financial institution that will be issuing the check and the contribution amount. Many financial institutions do not include the donor's name on the check.

Thank you for your generosity!

*For questions, please contact Kelsey Camarena, Chief Philanthropy Officer
kcamarena@unitedwaytriangle.org*

Dear IRA Administrator,

I am requesting a direct charitable distribution from my individual retirement account # _____ .

Please issue a check in the amount of \$ _____ (not to exceed \$108,000) payable to United Way of the Greater Triangle (EIN 56-1949103). The check can be mailed directly to this organization at the following address:

United Way Greater Triangle

P.O. Box 110583

Durham, NC 27709

Along with the mailed check, kindly provide my name and address (listed below) as identification of this donation.

I would like the transfer to qualify for exclusion from taxable income during the 2025 tax year. Therefore, **please postmark this distribution no later than December 31, 2025.**

If you have any questions, I can be reached by phone at _____ .

Thank you for your help, and have a wonderful day.

Sincerely,

My Name and Address
