

## **Sample IRA Distribution Letter Instructions:**

First, contact your IRA administrator and see if they have a form that you can use to make an IRA direct charitable gift request.

If your IRA is through the following administrator, here are quick links to their forms.

[Vanguard](#)

[Fidelity](#)

[Charles Schwab](#)

If that is not available, the following page offers a sample letter that can be used to request a direct distribution from an IRA (Individual Retirement Account) to your favorite charity. (This sort of gift is only available to individuals who are over age 70 ½.)

You may print the sample letter and simply fill in the blanks by hand. Or choose to download the editable version

Fill in the blanks as follows:

- 1) Enter the name and address of your IRA custodian/administrator.
- 2) Enter the date.
- 3) Enter your IRA account number.
- 4) Enter the amount you wish to transfer to charity.
- 5) Enter the name and address of the church or charity. If you wish to benefit more than one charity, you will need to create a separate letter for each.
- 6) Briefly name the purpose of the gift whether it is for general charitable use or for a specific program or activity.
- 7) Include a phone number or email address where you can be contacted.
- 8) Sign the letter, print your name as the Plan Owner, and include your return mailing address.

You may want to keep a copy of the letter for your records.

Remember, this sort of gift is NOT income to you and, therefore, it is NOT tax-deductible. Nonetheless, the gift counts toward your Required Minimum Distribution (RMD). This is a great option for anyone who does not itemize charitable deductions and/or anyone who does not want to incur that additional RMD income.

\_\_\_\_\_  
*IRA Company Name and Address*

\_\_\_\_\_  
*(Date)*

**RE: Request for charitable distribution from my Individual Retirement Account for the 20 Tax Year**

Dear IRA Custodian:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account, Account # \_\_\_\_\_ as authorized by Section 408(d)(8) of the Internal Revenue Code and the Protecting Americans from Tax Hikes Act of 2015.

Please issue a check in the amount of \$ \_\_\_\_\_ payable to the following charitable organization at the following address:

Opera San José  
2149 Paragon Drive  
San Jose, CA 95131

In your transmittal to the above-named organization, please communicate my name and address as the donor of record in connection with this transfer. Also, please indicate that the purpose of the gift is: \_\_\_\_\_  
\_\_\_\_\_

Please copy me on your transmittal.

It is my intention to have this transfer be a Qualified Charitable Distribution (QCD) that will qualify for exclusion from my taxable income during the **20** tax year. This QCD will fulfill part or all of my Required Minimum Distribution for this year. Therefore, it is imperative 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 \_\_\_\_\_.  
Thank you for your assistance and prompt attention to this matter.

Sincerely,

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Home Address*

\_\_\_\_\_, Plan Owner

*Print Name*

\_\_\_\_\_  
*City, State, Zip Code*