

# Use your IRA for good with a Charitable IRA Rollover.

Charitable IRA Rollover allows donors to direct up to \$100,000 from their traditional IRA to charity without having to pay taxes on the money. This option is open to donors age 70½ and older who have a traditional IRA. The funds must pass directly to a qualified charity to avoid taxes. A Charitable IRA Rollover counts toward the Required Minimum Distribution, the amount a person over 73 years of age must withdraw from an IRA each year.

There are several ways to give to Collaboratory through the Charitable IRA Rollover:

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1 **Any scholarship fund** that helps students in need attend college.

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2 **An unrestricted fund** at Collaboratory helps the Foundation address the region's most urgent needs as they change over time.

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3 **A new or existing designated fund** that directs dollars to a specific nonprofit organization.

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4 **A new or existing field of interest fund** that directs dollars to a specific cause, population or geographic area.

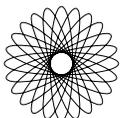
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5 **A gift to Collaboratory** to continue its work in the community.

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This strategy may be right for you if:

- You wish to remove up to \$100,000 from your taxable estate.
- You do not itemize your deductions and would like to receive an increased tax benefit for your giving.
- You wish to make an impactful gift to benefit the community.
- You already contribute to charity at your deduction limit, and you want to donate more.
- You want to make a qualified charitable gift from your IRA to reduce the value of future distributions you will be required to take.



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# There are three ways you can make charitable gifts using your IRA:

## 1 Direct IRA Rollover (QCD)

Direct your IRA administrator to transfer the desired amount (up to \$100,000) to the charity of your choice; process depends on account administrator.

Please note: IRA rollover gifts cannot go into donor-advised funds

## 2 Outright Gift To Charity

Take a distribution from your IRA, then contribute those funds to Collaboratory or other qualified charity.

This can be any amount, and it counts as your required minimum distribution and can go into a donor-advised fund.

If you itemize your deductions, you can avoid the taxes due from the IRA distribution.

## 3 Beneficiary Designation

Some or all of your IRA will go to the charity you name in the documents.

Funds given in this way can go to a donor-advised fund.

Avoids income and possible estate tax liability that would be due if left to children or other (non-spouse) heirs. Taxes can consume up to 60% or more of the value of the IRA.

Creates a lasting legacy.



**Collaboratory**<sup>SM</sup>

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We are committed to coordinating the solving of Southwest Florida's major social problems by 2040. Collaboratory is a community foundation, founded in 1976, with an evolving mission. We believe strongly in the traditional work we do, but we are also committed to making a deeper impact—tackling the root cause of the social issues plaguing our region to change systems.

To make our bold goal a reality, we're bringing people together—regional leaders, local workers, nonprofit teams, community members, and impacted residents – to coordinate the solving of these systemic issues, with feedback loops from everyone involved and informed by state and local data to measure results.

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