

IRA CHARITABLE ROLLOVERS

Use Your Required Minimum Distribution for Good

PHOTOGRAPH BY MICHAEL NICHOLS

If you are 70.5 or older, you can make a gift from your IRA directly to the National Geographic Society as a Qualified Charitable Distribution (QCD), also known as an IRA Charitable Rollover.

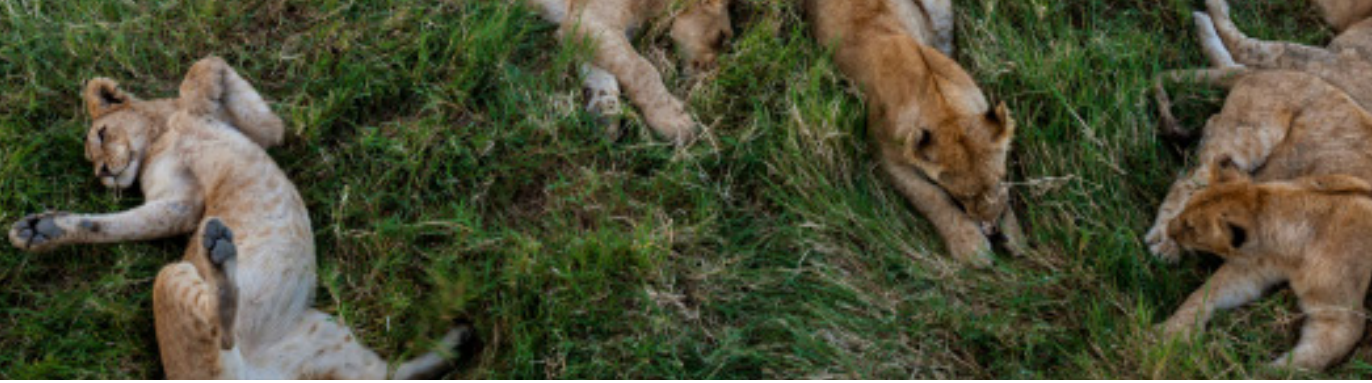
Funds remaining in retirement accounts after your lifetime are heavily taxed if left to someone other than a spouse. Many donors choose to use their IRA resources for charitable giving, while leaving other less tax-burdened assets to family and friends.

With an IRA charitable rollover you can see, during your lifetime, the impact of your gift to help us explore and protect the wonder of our world.

BENEFITS

- Your gift helps satisfy your required minimum distribution.
- You avoid paying federal income tax on the distribution. This can provide you with a tax benefit even if you do not itemize your tax return. A QCD does not provide a charitable deduction.
- You help reduce highly taxed assets.
- Gifts of \$1,000-\$24,999 automatically qualify you for our Grosvenor Council and you'll receive exclusive, behind-the-scenes access to the Society.
- Gifts of \$25,000 or more automatically qualify you for our leadership giving societies, which provide special access to the people, places and work that make up the Society.

Contact Us: (800) 226-4438 | legacy@ngs.org | natgeo.org/legacy



FREQUENTLY ASKED QUESTIONS

- **How does an IRA charitable rollover benefit me?** An IRA charitable rollover helps reduce your federal income tax by providing the opportunity to make a gift using your required minimum distribution.
- **Will my gift be taxed when taken out of my retirement account?** Gifts from your IRA must be made payable to the National Geographic Society in order to qualify. An IRA Qualified Charitable Distribution is not subject to federal income taxes.
- **Can I use my rollover for a charitable gift annuity?** Yes! IRA owners who are 70.5 or older may now make a one-time distribution for a CGA. There are some limitations to consider with this law so please contact our Planned Giving office to receive a personalized illustration and the maximum rate allowed per person. IRA charitable rollovers cannot be used to fund donor advised funds or private foundations.
- **Can I use an investment from a different retirement fund?** A QCD can only be made from a Traditional or Roth IRA. Gifts from 401(k)s, 403(b)s, and other plans do not qualify.
- **Is there a limit to the amount that I can transfer?** Yes. Federal law limits the annual contribution from an IRA to a charity, which increases annually with inflation. Please contact us and your advisor for current limits.

WHAT WILL YOUR LEGACY BE?

The National Geographic Society uses the power of science, exploration, education, and storytelling to illuminate and protect the wonder of our world.

MAKE A GIFT

- Contact your plan administrator and request a charitable IRA rollover to be distributed directly from your IRA to the National Geographic Society.
- Our address: 1145 17th Street NW, Washington, DC 20036.
- Our 501(c)(3) federal tax identification number is 53-0193519.
- Notify us of your intention so we can say thank you and provide a letter acknowledging we received a gift from your IRA. Please make sure your name is on the gift transfer so your gift is received and recorded properly.

The National Geographic Society cannot provide tax or legal advice and this information is not intended as such. Please contact an advisor before making a charitable gift to the Society.