



## Assistance Dogs transforming lives.

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### THE CHARITABLE IRA ROLLOVER

**Thank you for choosing paws4people as the recipient of your charitable gift in the form of a charitable IRA rollover.**

A charitable IRA rollover is a gift option that enables donors age 70½ or older to transfer up to \$100,000 directly from the donor's traditional IRA(s) each year to a qualified charity like paws4people.

#### General Information

- The charitable IRA rollover is available only for charitable gifts from a traditional IRA -- not from any other type of retirement plan (401(k), 403(b), 457, Keogh, ESOP, etc.).
- The rollover is allowed only for charitable gifts to a qualified public charity and for which the donor receives no benefits.
- The donor must be at least 70½ years of age on the date of the charitable gift.
- The donor can give up to \$100,000 each year from his/her IRA(s).
- A couple with separate IRAs can donate up to \$100,000 each from their respective IRAs.
- There is no federal income realized and no income tax deduction for the donor (unless made from documented after-tax contributions to the IRA).
- The charitable gift is to be transferred from the IRA directly to the qualified public charity.
- The donor should not accept any distribution of funds intended for a charitable IRA rollover.
- Some states treat the charitable IRA rollover like a withdrawal for state tax purposes; this varies from state to state.

**This general information is not intended as legal or tax advice. For that advice and your questions regarding a charitable IRA roller and how it will impact you, please consult your accountant, tax advisor, and/or lawyer.**

**Sample letters and transfer instructions by check or domestic wire transfer are provided for your convenience.**

**Sample Letter from Traditional Individual Retirement Account Owner (Donor)  
to IRA Administrator/Custodian to Request Charitable IRA Rollover**

[Date]

Dear Sir or Madam:

Please accept this letter as my request to make a charitable rollover from my Traditional Individual Retirement Account (IRA) [Account Number].

Please send me the appropriate form(s) to issue [a check or wire transfer] from my IRA account in the amount of [ \$\_\_\_\_\_ ] payable to paws4people, Inc. (EIN 54-1948479), as follows:

*For payment by check, mail to:*

paws4people, Inc.  
1121C-324 Military Cutoff Road  
Wilmington, NC 28405  
Attn: Kyria L. Henry, MAHS, Founder, Executive Director

*By Domestic Wire Transfer:*

Beneficiary Bank: BB&T  
Bank Address: 1313 Military Cutoff Road, Wilmington, NC 28405  
Account Name: paws4people, Inc.  
Account Number: 154832548  
ABA/Fedwire Routing Number: 051404260  
Reference: [Name of Donor]

In your transmittal to paws4people, please reference my name as the donor of record in connection with this transfer and copy me on your transmittal.

If you have any questions or need to contact me, I can be reached at [telephone or email].

Thank you for your assistance in this matter.

Sincerely,

[IRA Account Owner]

**Sample Letter from Donor  
to Inform paws4people of Forthcoming Charitable IRA Rollover**

[Date]

paws4people, Inc.  
1121C-324 Military Cutoff Road  
Wilmington, NC 28405  
Attn: Kyria L. Henry, MAHS, Founder, Executive Director

Dear Kyria:

It is my pleasure to inform you that I have requested a charitable rollover from my Traditional Individual Retirement Account (IRA) payable to paws4people, Inc. in the amount of [\$\_\_\_\_\_] from my IRA administrator/custodian, [name and telephone for IRA administrator/custodian].

My charitable gift is to be used to fund paws4people's operations, programs, services, and future growth.

Accordingly, upon your receipt of payment from my [IRA administrator/custodian], please send me a written acknowledgement that states the amount of my gift, no goods or services were provided to me by paws4people in consideration for this gift, and my gift will not be placed in a donor advised fund or supporting organization.

If you have any questions or need to contact me, I can be reached at [telephone or email].

Sincerely,

[Donor name]