OLLI at AU's IRA Giving Guide

Making a tax-free gift directly from your IRA is simple and provides clear financial advantages:

- **Lowering your taxable income**: The distribution goes directly to OLLI at AU, meaning it is excluded from your adjusted gross income (AGI).
- **Protecting your benefits**: Keeping your AGI lower can help prevent you from being pushed into a higher tax bracket or triggering higher Medicare premiums (IRMAA surcharges).
- **Maximizing your philanthropic impact**: Your gift goes entirely toward supporting OLLI's high-quality programming, from exceptional classes and lectures to tours and social gatherings.

Follow these steps to fulfill your Required Minimum Distribution (RMD) and support our learning community:

1. Check Your Eligibility

- **Age Requirement**: You must be 70½ or older at the time of the transfer.
- **Account Type**: Funds must come from a Traditional IRA (or a rolled-over SEP/SIMPLE IRA).

2. Contact Your Custodian

- **Submit the Form**: Fill out the attached IRA Qualified Charitable Distribution (QCD) Request Form and send it directly to your financial advisor or account custodian (e.g., Vanguard, Fidelity, Schwab, etc.).
- **Direct Transfer**: The funds must flow directly from your account to OLLI. If the funds are distributed to you first, the transfer will become taxable income.

3. Instruct Your Institution

- **Make Payable To**: Osher Lifelong Learning Institute at American University
- **Use Tax ID (EIN)**: 52-1636891
- **Mail To**: OLLI at AU
  4400 Massachusetts Ave. NW
  Washington, DC 20016

4. Notify OLLI's Office

- **Complete Page 4 of this packet**: Please fill out and return **the Donor Intent & Confirmation Form** to OLLI via email (olli@american.edu) or regular mail so we can correctly track and acknowledge your generous gift

IRA Qualified Charitable Distribution (QCD) Request Form

Instructions for the Donor:

1. Fill out the required fields below.
2. Mail or upload this form directly to your IRA Administrator/Custodian (e.g., Charles Schwab, Fidelity, Vanguard).
3. **Do not send this form to OLLI.**

Date: _____

To IRA Custodian/Financial Institution: _____

Custodian Mailing Address: _____

City, State, Zip: _____

RE: Request for a Qualified Charitable Distribution (QCD) from IRA Account
Account Number: _____

Dear Sir or Madam,

Please accept this letter as my formal authorization to make a Qualified Charitable Distribution (QCD) directly from my traditional Individual Retirement Account (IRA) referenced above. This distribution is made in accordance with Section 408(d)(8) of the Internal Revenue Code.

Please issue a check made payable to Osher Lifelong Learning Institute at American University in the amount of $ _____. .

Please mail the check directly to the organization at the following address:

OLLI at AU
4400 Massachusetts Ave. NW
Washington, DC 20016

Important Request for Donor Acknowledgement:
In order for the organization to properly identify and record this donation, please ensure that my full name and mailing address are printed clearly on the check stub or in an accompanying letter sent with the check.

If you have any questions or require additional verification to process this transaction immediately, please contact me at **phone:** _____ or **email:** _____.

Thank you for your prompt attention to this matter.

Sincerely,

_____
Donor Signature

_____
Donor Full Name

_____
Donor Mailing Address

_____
Donor City, State, Zip Code

Donor Intent & Confirmation Form

Please return this sheet to OLLI at AU (see methods below).

Because IRA custodians frequently send donation checks in generic envelopes without donor names, please complete this brief form to let us know your distribution is on its way.

Donor Information

Name(s): _____

Mailing Address: _____

Phone Number: _____ Email: _____

Distribution Details

Estimated Gift Amount: $_____

IRA Custodian Bank Name: _____ (e.g., Fidelity, Schwab)

Expected Date of Transfer: _____

How to Return This Form

You can return this confirmation using whichever method is easiest for you:
• Email: Scan or copy this information into an email and send it to olli@american.edu
• Mail: Send it to:

OLLI at AU
4400 Massachusetts Ave. NW
Washington, DC 20016