A Great Incentive for Philanthropy

If you are age 70½ or older, you can make a lasting impact in your community and support your favorite charities with a direct transfer from your individual retirement account (IRA), using a qualified charitable distribution (QCD). A QCD may establish or add to an existing non-advised fund at the Community Foundation and is an advantageous way to support your favorite charitable interests or organizations (including your church and local or national nonprofits).

How can the Community Foundation help you with your QCD?

We offer a convenient, single point-of-contact for you and your professional advisor to learn about opportunities supporting the needs in our community. By setting up a fund within the Community Foundation you can create a plan that fits your values, beliefs and goals:

- Stretch out distributions over a period of years
- Support a number of different organizations or causes
- Establish a lifetime legacy of giving (through an endowed fund) or provide support to your favorite nonprofits over a finite time horizon
- Donate up to $100,000 per person per year

Advantages of Using a QCD for Giving

- Taxable income is reduced, even if you don’t itemize
- Distributions are excluded from your ordinary income for federal tax purposes
## Giving Options within the Community Foundation

### Establish a Named Fund

**A targeted approach to giving.**

**Designated Funds**
Choose one or more charitable organizations to receive ongoing support, which can be focused on specific areas of funding as well as operations or programming.

**A focused approach to giving.**

**Field of Interest Funds**
Support a broad charitable cause by allowing the Community Foundation to distribute grants to nonprofit projects or programs as needs arise and in a manner that meets your giving goals within a specified field of interest.

**A generational approach to giving.**

**Scholarship Funds**
Work with the Community Foundation to support deserving students, with selection criteria based upon the ability, need, pursuit of a particular field of study or others.

**A flexible approach to giving.**

**Unrestricted Funds**
Give the Community Foundation the means and opportunity to make grants that address the diverse, dynamic and ever-changing needs of our community.

### Support an Existing Fund

You may choose to contribute to a current designated, field of interest, unrestricted or scholarship fund within the Community Foundation.

You may consider making the Community Foundation a beneficiary of an IRA as part of your estate plans.

### MARY MAKES AN IMPACT

Mary Kabacinski of Appleton used a QCD from her IRA to establish a designated fund within the Community Foundation.

Mary's fund supports charitable organizations that have special significance to her, with particular focus on areas of education, basic needs and health and fitness.

“My goal was to be able to make gifts to multiple nonprofit organizations, and the Community Foundation helped me draft the fund agreement and develop a strategy that would carry out my wishes exactly as I had envisioned,” says Mary. “Working with the Community Foundation was a very simple process. I’m grateful they did the research and set up a vehicle that would meet the conditions of today’s tax laws.”

Call us at 920.830.1290 or visit www.cffoxvalley.org/Giving.