



American  
Heart  
Association.

## Qualified Charitable Distributions (QCD)

Already know everything you need to know about QCDs and you're ready to give? Here's how you do it in 10 minutes or less:

1. Go to [www.freewill.com/QCD/AHA](http://www.freewill.com/QCD/AHA)
2. Answer a few questions about yourself, your IRA, and how much you'd like to give (*AHA doesn't ask for your account or Social Security numbers.*)
3. Print out the form, fill in the blanks by hand, sign it, and drop it in the mail to your IRA administrator (the address should be on the form.)

Need a little more information? Here are some key facts about QCDs and why they might be a better way for you to give:

- Why should I be excited about giving QCDs?  
Qualified Charitable Distributions are a form of charitable giving that is always tax free, regardless of whether you itemize deductions on your tax return. If you're 70 ½ years old and have a traditional IRA, it's one of the smartest ways to give (but consult your financial advisor to confirm your personal situation.)



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- Tell me more about these potential tax benefits.  
After traditional IRA holders turn age 70 ½ years old, the IRS requires them to start taking money out of their IRA in a withdrawal that's called a Required Minimum Distribution (RMD).
  - If you don't take out your RMD, you could owe a penalty to the IRS equal to 50% of the value of the RMD.
  - If you do take out the RMD, the IRS will tax it as income at a rate as high as 37% (and you may owe state and local income taxes, as well.)
  - If you use your RMD to make a QCD donation, then you could avoid both the 50% penalty and the up-to-37% income tax on the RMD. Plus, the American Heart Association does not pay taxes on these gifts, so every dollar of your gift goes towards the fight against heart diseases and stroke.
  
- What value does this tool provide?  
It takes the burden off donors to find and complete the correct paperwork, and it provides the association with all the information needed to provide you a receipt for your records.
  
- How do I get started?  
Go to [www.freewill.com/QCD/AHA](http://www.freewill.com/QCD/AHA) to use our easy-to-use calculator to estimate your RMD and complete the whole giving process in less than 10 minutes!

For questions call 888-227-5242, or email [plannedgiving@heart.org](mailto:plannedgiving@heart.org) to talk to your American Heart Association charitable estate planning representative.