

Charitable IRA Rollover

Qualified charitable distributions up to \$100,000 may be made directly to Charles River Watershed Association from your IRA (except 401K, 403B, SEP, or certain other plans) provided you are 70 ½ years old at the time of transfer and make the transfer directly to CRWA (and not to a donor-advised fund or a life income agreement such as a charitable remainder trust or charitable gift annuity).

Transfers must be made directly from a traditional IRA account by your IRA administrator to Charles River Watershed Association. The funds that you withdraw and contribute directly to CRWA are not included in your gross income for federal income tax purposes. While you can count the withdrawal toward your minimum required distribution, no charitable deduction is available.

Requesting an IRA Rollover Transfer

In order to request the IRA rollover transfer, you need to contact your IRA provider by letter or email. The following suggested content for the letter or email may be used:

Dear (insert name of agent),

I wish to make a qualified charitable contribution from my Individual Retirement under Sec. 1201 of the Pension Protection Act of 2006 (the PPA) and Sec. 408(d)(8) of the Internal Revenue Code of 1986 and made permanent under the Consolidated Appropriations Act of 2016. My Account Number is [insert account number].

If requesting a check be sent, the following may be used:

Please issue a check in the amount of \$_____ payable to Charles River Watershed Association and mail it to:

Charles River Watershed Association, Attn: Audrey Wallace, Development Manager, 190 Park Road, Weston, MA 02493

If you are requesting a wire transfer be sent the following may be used:

Please execute a wire transfer in the amount of \$_____ to Charles River Watershed Association (Tax ID Number: 04-6136989) with the following information (which CRWA will furnish the donor upon request):

*Beneficiary Name: Charles River Watershed Association
Bank Name:
ABA Number:*

*Legacy Account Number:
Bank Address:
Swift Code:*

Please state my name and address as the donor of record in connection with this transfer and copy me on your transmittal. It is my intention to have this transfer qualify during the 20XX tax year. Therefore, it is imperative that this distribution be postmarked no later than December 31, 20XX.

Sincerely,