

The Community Foundation of Greater Des Moines is committed to providing you with opportunities to meet both your charitable and financial goals. Thanks to the Qualified Charitable Distribution (QCD), you can use your IRA to support the causes you care about.

## How the Qualified Charitable Distribution Works



If you are 70½ years or older, you can transfer IRA assets to public charities and you may not be subject to federal income taxes on the distribution. The amount had been previously capped at \$100,000 per individual, per year. The maximum amount is adjusted annually for inflation. Contact our team for the most current information.



You can establish a charitable giving fund to support a charity of your choice with a gift from your IRA or make a gift directly to qualified, existing charitable giving funds at the Community Foundation.



Instead of coordinating multiple IRA checks to various nonprofits, you make one QCD to the Community Foundation to support your charitable giving goals.



Taking advantage of the QCD through the Community Foundation provides a simple, tax-wise opportunity to make gifts to a variety of causes you care about. We help you move from transactional annual giving to transformational legacy planning, ensuring your retirement assets support the community long after your lifetime.

## Flexible Giving Through Community Foundation Funds

While QCDs cannot be directed to donor advised funds (DAFs), you can achieve similar goals by directing your QCD to other eligible fund types at the Community Foundation:



### Designated or Agency Funds

Support specific local nonprofit organizations.



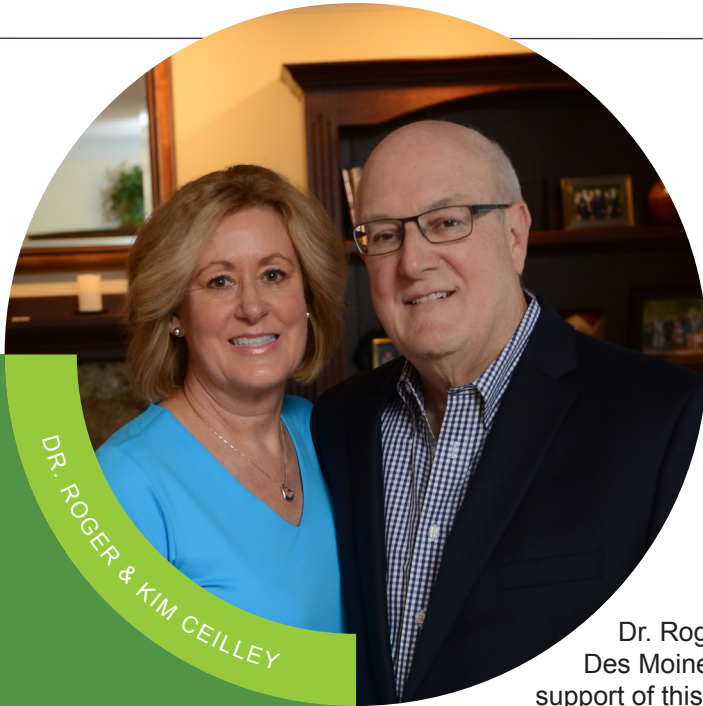
### Field of Interest Funds

Target broad causes, such as education, the arts or the environment, for example.



### Split-Interest Vehicle

You can use a one-time QCD election to fund a Charitable Gift Annuity (CGA) to support your favorite charitable organization's endowment.



DR. ROGER & KIM CEILLEY

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— DR. ROGER CEILLEY

Dr. Roger and Kim Ceilley are passionate about Greater Des Moines. “Kim and I have benefitted greatly from the support of this community. We have both enjoyed successful careers, and our children received excellent educations,” says Roger. “We feel very fortunate and want to do our part to give back.”

After considering creating a private foundation, the couple decided the Community Foundation offered a more efficient way to fulfill their charitable goals. “As a retired CPA, I appreciate how easy it is to use our fund,” shares Kim. “Thanks to the Community Foundation’s online giving system, I no longer have to write individual checks, maintain contribution logs or coordinate receipts. My year-end tax work has been simplified.”

“Utilizing the Qualified Charitable Distribution was easy,” says Roger. “It provided a simple, tax-wise opportunity to make gifts to a variety of charities we wanted to support.”

The couple is proud of their community, and they are committed to investing in its continued success. According to Kim, “It has been fun to see the evolution of Greater Des Moines, and we are proud of the first-class city it has become.”