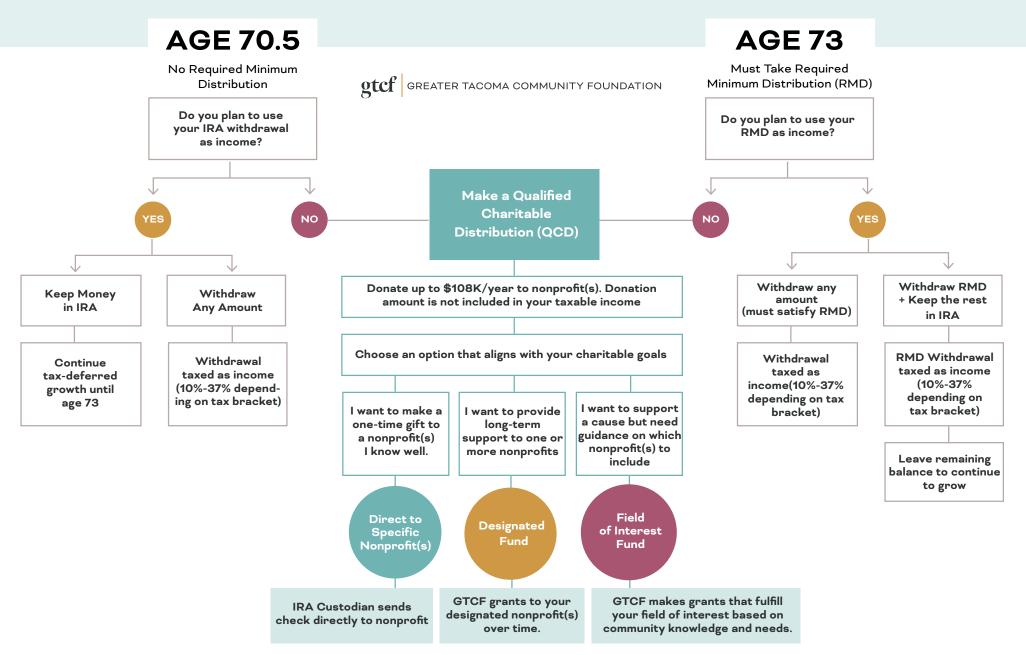
## THE AGE OF IMPACT

REALLY MAKE A DIFFERENCE WITH YOUR REQUIRED MINIMUM DISTRIBUTION (RMD)



All three options provide the same tax benefits (100% tax-free, satisfies RMD), but differ in terms of involvement and longevity. GTCF Philanthropy Advisors can help provide more details to determine which option is best for your individual goals.

# IRA Charitable Giving Options

### QCD Direct to Specific Nonprofit

#### How it Works:

- Choose specific nonprofit(s)
- IRA custodian sends check directly to nonprofit
- · Up to \$108,000/year total
- · Can split among multiple nonprofits

#### **Benefits**

- · Immediate impact
- · 100% tax free
- · Satisfies RMD
- Simple & direct
- You chose exactly where the money goes

#### Considerations:

- · Must decide annually
- No ongoing guidance
- Separate checks for each charity
- No flexibility once sent

#### Best for:

- · You know your nonprofits well
- · Want immediate gift
- · Straightforward giving

### Designated Fund at GTCF

#### How it Works:

- Create fund benefiting specific nonprofit(s) you choose
- · QCD goes to GTCF
- GTCF grants to your designated nonprofit over time

#### **Benefits**

- · 100% tax free
- Satisfies RMD
- · Creates lasting legacy
- · GTCF handles administration
- If nonprofit closes, GTCF redirects to similar cause

#### Considerations:

- Variance power: GTCF can change if needed
- · Small admin fee (2%)

#### Best for:

- Supporting one specific nonprofit long-term
- Creating named legacy fund

### Field of Interest Fund at GTCF

#### How it Works:

- Create fund supporting cause area (e.g. "education,"
  "environment." "arts"
- Foundation experts select best nonprofits in that field
- · Grants distributed over time

#### **Benefits**

- 100% tax free
- Satisfies RMD
- · Professional grantmaking
- · Adapts to community needs
- · Supports effective nonprofits
- GTCF expertise ensures impact

#### Considerations:

- Less control over specific recipients
- · Similar admin fee (2%)

#### Best for:

- Care about cause, no specific nonprofit(s)
- Want expert guidance
- Maximum community impact

All three options provide the same tax benefits (100% tax-free, satisfies RMD), but differ in terms of involvement and longevity. GTCF Philanthropy Advisors can help provide more details to determine which option is best for your individual goals.