



DIOCESE OF HARRISBURG – Office of Stewardship and Development

4800 Union Deposit Road • Harrisburg • Pennsylvania 17111-3710

(717) 657-4804 • development@hbgdiocese.org • www.hbgdiocese.org

Diocesan Procedures for Processing IRA Qualified Deductions

The Protecting Americans from Tax Hikes Act of 2015 (the PATH Act) allows donors age 70 ½ to direct funds from their IRA to qualified charitable organizations without the transfer counting as income for federal tax purposes. The Diocese of Harrisburg is a qualified organization and can be the recipient of your donor's philanthropy.

1. Donors must be age 70 ½ at the time of the gift.
2. Donors can direct up to \$100,000 from their IRA to qualified organizations. Donors can direct their gift to more than one organization, but the total must not exceed \$100,000.
3. Funds are transferred directly from the IRA to the qualified charity. Only funds from a traditional IRA qualify. If a donor has retirement funds in a 401K, 403b, etc. they must be rolled into a Traditional IRA and then directed to a qualifying charity. Donors should contact their professional tax advisors for more information.
4. Only tax exempt organizations that are classified as 501(c) (3) can receive these gifts and the Diocese of Harrisburg is set up to accept these gifts. The Diocese will direct these gifts to the appropriate parish, school or mission.
5. Donors should contact the Office of Stewardship & Development to notify them of their intention to make a gift using their IRA and to which entity the funds will be supporting. The Office of Stewardship & Development will confirm with the entity the appropriate fund number to receive these funds.
6. Please see sample letter to send to the custodian of the IRA authorizing the transfer and the letter from the donor to the Diocese of Harrisburg to allocate the gift.
7. Donors are strongly encouraged to check with their professional advisors to determine if this type of gift is right for them. We do not provide legal or tax advice.

Gifts are to be directed to:

Office of Stewardship & Development
Diocese of Harrisburg
4800 Union Deposit Rd
Harrisburg, PA 17111

Questions can be directed to:

Kim Roche, Director, Office of Stewardship &
Development
(717) 657-4804 ext. 245
kroche@hbgdiocese.org

Beth Malpass
Assistant, Office of Stewardship & Development
(717) 657-4804 ext. 336
emalpass@hbgdiocese.org

Sample Letter of Instruction from Donor to Traditional IRA Provider Instructing the Traditional IRA Custodian to Transfer Funds to the Diocese of Harrisburg

[DATE]

[NAME OF DONOR'S TRADITIONAL IRA PROVIDER]
[ADDRESS OF DONOR'S TRADITIONAL IRA PROVIDER]
[CITY, STATE, ZIP OF DONOR'S TRADITIONAL IRA PROVIDER]

(Call your plan provider to determine the most efficient way to send this letter of instruction)

Re: Request for Qualified Charitable Distribution from my Individual Retirement Account

Dear Sir or Madam:

Please accept this letter as my request to make a qualified charitable contribution from my Traditional Individual Retirement Account, Account Number: *[insert account number]*, as provided by the Tax Increase Prevention Act of 2015 and Sec. 408(d)(8) of the Internal Revenue Code of 1986, as amended.

Please issue a check in the amount of *[\$ insert amount]* payable to the Diocese of Harrisburg. Please mail the check to:

Diocese of Harrisburg
4800 Union Deposit Rd
Harrisburg, PA 17111

For your information, the IRS Tax Identification Number of the Diocese of Harrisburg is 23-1494791. For your records, please note that my name is *[your name]* and my address is: *[your address, city, state and zip code]* and that I am the donor of record in connection with this transfer. Please include my name in your transmittal to the Diocese of Harrisburg. It is my intention to have this transfer qualify during the current tax year. Thus, it is imperative that this distribution be postmarked no later than December 31, of this year.

If you have any questions or concerns regarding this request, I can be reached at *[insert your phone number and e-mail address]*. Thank you for your prompt attention to and assistance with this matter.

Sincerely yours,

[DONOR'S NAME]

cc: Mrs. Kim Roche, Director, Office of Stewardship & Development, Diocese of Harrisburg

Sample Letter from Donor to the Diocese of Harrisburg notifying it of the Traditional IRA Rollover contribution, with payment and allocation instructions

[DATE]
[NAME OF DONOR]
[ADDRESS OF DONOR]
[CITY, STATE AND ZIP CODE OF DONOR]

Mrs. Kim Roche
Director, Office of Stewardship & Development
Diocese of Harrisburg
4800 Union Deposit Rd
Harrisburg, PA 17111

Re: Qualified Charitable Distribution from my Traditional IRA for the current calendar year
Dear Mrs. Roche,

I have authorized a Qualified Charitable Distribution from my Traditional IRA for this year in the amount of [\$ *insert amount*] as allowed the Tax Increase Prevention Act of 2015 and Sec. 408(d)(8) of the Internal Revenue Code of 1986, as amended.

This check is a direct transfer made payable to the Diocese Harrisburg by my Traditional IRA provider/custodian, qualifying it as a direct Traditional IRA Rollover to charity.

This contribution is to be used to support

- WHERE THE NEED IS GREATEST
 OTHER _____

Please provide me with the appropriate acknowledgement categorizing this gift as a charitable Traditional IRA Rollover for my tax reporting purposes. Feel free to contact me at [*insert your phone number and e-mail address*] if you have any questions.

Sincerely yours,
