

## How to Make a **Tax-Free Gift** from Your Individual Retirement Account (IRA)

If you are 70 ½ or older, you can distribute any amount up to \$100,000 per calendar year to Heritage University and your other favorite charities through December 31, 2019. This type of transfer generates neither taxable income nor a tax deduction, meaning this gift is truly no-strings-attached! Even if you do not itemize your deductions, you can still benefit from tax-savings by giving via this method.

Here's how it works:

- You must be 70½ or older at the time of distribution.
- You may distribute any amount up to \$100,000 in a calendar year to charity, as long it is completed by December 31 of the year in which you intend to make the charitable distribution. *BONUS: This amount can count toward your required minimum distribution for the year.*
- Your IRA administrator must make the distribution directly to the charity, or you may write a check payable to the charity from your IRA checkbook. For a sample letter of instruction to your IRA administrator requesting a distribution to Heritage, visit [www.heritage.edu/giving](http://www.heritage.edu/giving).
  - Gifts may be sent to:  
Heritage University  
Office of Advancement  
3240 Fort Rd  
Toppenish, WA 98948
- If you make a gift to Heritage from your IRA, please include written instructions on how you would like to designate your gift. For example, the “area of greatest need” gives Heritage the most flexibility in utilizing your gift. You can also call (509) 865-0700 or email [advancement@heritage.edu](mailto:advancement@heritage.edu) with your gift designation.