

# MAKE IT A PLANNED ROLLOVER

Are you over 70½ and have  
a traditional IRA account?

Donating through your IRA is a great way to maximize tax savings  
and support Planned Parenthood's mission!

## **BENEFITS** for Making a Qualified Charitable Distribution (QCD)

**Avoid federal and state taxes normally applied to IRA withdrawals**

May be even more beneficial in high tax states like California

**Tax-free way to fulfill your annual Required Minimum Distribution**

**Upon turning 73**, you are required to take a certain amount out of your IRA annually to  
avoid penalties.

**Reduces overall taxable income**

QCDs do not get itemized like gifts of cash

**Your dollars have a greater impact!**

Distributions from traditional IRAs are made with pretax dollars, so your gift can go even farther!

## Making an IRA rollover gift is **SIMPLE**

Submit a request through  
your IRA custodian – they will  
send the gift directly to us.

Gifts must be processed by your  
IRA custodian **by December 31<sup>st</sup>**  
to count in the calendar year.

A yearly maximum  
of \$100,000 can be  
made as a QCD.

**QUESTIONS?** Please call Heather Ginsky at **619.323.3695**  
or email [give@planned.org](mailto:give@planned.org).



# **SAMPLE LETTER** **for Donors to IRA Administrators**

[Date]

[Name of IRA Administrator]

[IRA Administrator Address]

[Administrator Address]

RE: Request for Charitable Distribution from IRA

Dear IRA Administrator:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account [# Account Number] as provided in Section 408(d)(8) of the Internal Revenue Code of 1986, as amended.

Please issue a check in the amount of [\$ Amount] payable to Planned Parenthood of the Pacific Southwest (PPPSW) and mail it to:

Planned Parenthood of the Pacific Southwest  
Development Department  
1075 Camino del Rio South  
San Diego, CA 92108

Planned Parenthood of the Pacific Southwest's tax identification # is 95-6111785.

Please copy me on your transmittal.

It is my intention that this distribution count towards my required minimum distribution and be treated as a qualified charitable distribution during the 2024 tax year. Therefore, it is imperative that this distribution be delivered to PPPSW no later than December 31, 2024.

If you have any questions or need to contact me, I can be reached at [email or phone #].

Thank you for your assistance in this matter.

Sincerely,

[Your Name]

**Thank you for standing with Planned Parenthood!**