

## IRA Charitable Rollover

### How do I make a gift using the IRA Charitable Rollover (aka Qualified Charitable Distribution)?

- Contact your IRA plan administrator and ask them to initiate a Qualified Charitable Distribution. We suggest that you begin this process by December 4 to ensure that the distribution is made before the December 31 deadline. All Qualified Charitable Distributions must be made **directly** to The San Francisco Foundation by your plan administrator. Your plan administrator may have a form for you to complete.
- If you have check writing privileges, make the check payable to "The San Francisco Foundation." Please note that for tax purposes, the gift date is the date that the funds leave your IRA account and NOT the postmark on the envelope. Please allow enough time for the check to clear to ensure that the funds are withdrawn during your preferred tax year.
- If the plan administrator does not have a form, submit your request in writing using the form letter below. If you would like to direct your gift, you may direct it to specific funds such as:
  - [Bay Area Leads Fund #8362](#)
  - [Hope SF Fund #8287](#)
  - [Keep Oakland Housed Fund #8433](#)
  - [Rapid Response Fund #8396](#)
  - [Youth Access to Nature Fund #8358](#)
  - [Youth Access to Opportunity Fund #8470](#)
  - SFF's Endowment Fund #1309

**\* Please note that Qualified Charitable Distributions are not permitted to Donor Advised Funds (DAFs).**

- Once you have initiated the transfer, please contact Pamela Doherty at (415) 733-8521 or [pdoherty@sff.org](mailto:pdoherty@sff.org) to provide the date, amount, and plan administrator. This information enables us to properly match gifts with donors if distributions arrive with no donor information.
- Once your IRA distribution is received, you will receive an acknowledgement letter from the San Francisco Foundation confirming that your gift came directly from your IRA. Please retain this letter for your tax preparer.

Thank you for supporting the San Francisco Foundation!

*The San Francisco Foundation does not provide tax, legal, or financial advice. Any document or information provided to you by our staff is intended to be educational and informational. All donors are strongly encouraged to seek counsel from their own legal and financial advisors regarding their own specific circumstances associated with the gift described in this document.*

## Sample Instruction Letter from Plan Owner to IRA Administrator for 2020 Charitable Distribution

[Date]

[Name of IRA Administrator]  
[IRA administrator Address]

RE: Request for Charitable Distribution from Individual Retirement Account

Dear Sir or Madam:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account #[Account Number] as authorized by Section 408(d)(8) of the Internal Revenue Code and the Protecting Americans from Tax Hikes Act of 2015.

Please issue a check in the amount of \$[Gift Amount] payable to **The San Francisco Foundation** and mail to the following address:

The San Francisco Foundation  
P.O. Box 399275  
San Francisco, CA 94139-9275

These funds are to be used for [Fund Name and Number]. Please note of this on the check to the Foundation.

The qualified charitable organization's Federal Tax Identification number is 01-0679337.

It is my intention to have this transfer be a Qualified Charitable Distribution that will qualify for exclusion from my taxable income during the 2020 tax year. Therefore, it is imperative that this distribution be postmarked no later than December 31, 2020.

**Important:** *In your transmittal to the Foundation, please include my name and address as the donor of record in connection with this distribution. Please copy me on your transmittal.*

If you have any questions or need to contact me, I can be reached at [Contact Information]. Thank you for your assistance and prompt attention to this matter.

Sincerely,

[Donor Signature]

[Donor Name], Plan Owner  
[Donor Address]

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