Donate to Accessible Space, Inc. using an IRA Rollover

If you’re age 70-1/2 or older, an **IRA Charitable Rollover is a great option** for expanding your giving options.

If you’d rather not pay taxes on your entire IRA Required Minimum Distribution (RMD), you can transfer up to $100,000 from your IRA to charity each year and exclude the amounts transferred from taxable income.

**benefits**

An IRA Charitable Rollover Gift may be of benefit if you:

- don’t need your full RMD to supplement other retirement income
- will be bumped into a higher federal income tax bracket by taking the full RMD as income
- you’re nearing the 50% annual limitation on charitable gifts
- wish to make a significant gift without using cash from other sources of retirement income

The transfer gift can be directed to Accessible Space, Inc.

**guidelines**

An IRA Charitable Rollover Gift can be made if the donor meets the IRS guidelines including:

- the donor must be 70-1/2 years old or older
- the IRA transfer must go directly from your IRA to Accessible Space, Inc.
- IRA rollovers cannot be directed to a donor advised fund, or used to establish a donor advised fund
- each individual in a married couple can donate up to $100,000 from individual IRA accounts
- the gift would not be eligible for an additional charitable income tax deduction
- this gift opportunity is only available for rollovers from IRAs

**process**

As always, please consult with your tax advisor and/or financial consultant to review your specific situation. If you have questions about directing an IRA rollover to Accessible Space, Inc. please call our Individual Development Department, 651-645-7271. The process of implementing a charitable rollover contribution begins with your IRA provider. Accessible Space, Inc. can provide you with a sample letter to send to your IRA Administrator.