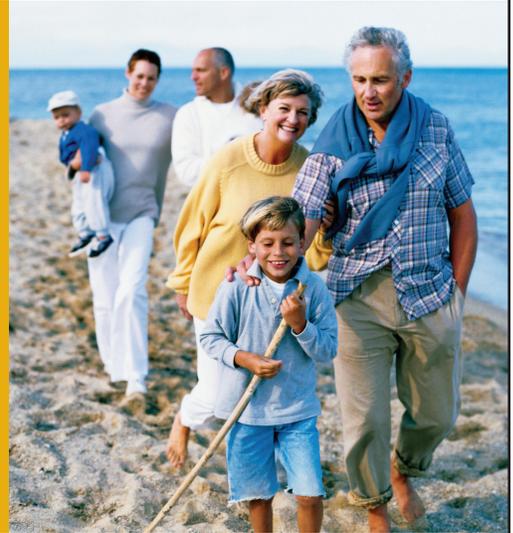


## IRA Charitable Rollover is BACK!

### *Make a difference with your Charitable IRA*

In 2013, people age 70½ and older can transfer up to \$100,000 per year from individual retirement accounts (IRAs) to charity—without incurring federal income taxes today or estate and income taxes in the future.

Gifts to endowments may also be eligible for a 25% state tax credit through Endow Iowa.



- As part of the “fiscal cliff” legislation, the IRA Charitable Rollover is extended through December 31, 2013.
- This provision permits tax-free distributions to an eligible charity from an IRA held by someone age 70½ or older of up to \$100,000 per taxpayer, per taxable year.

#### **How it works**

Your gift can be placed into a charitable fund in your name, the name of your family, or in honor of any person or organization you choose. We handle all administrative details.

Your gift can be placed into an endowment that is invested and will grow over time. Grants addressing community needs will be made forever.

#### **Choose a fund**

**Unrestricted Fund:** Address a broad range of current and future needs. The Community Foundation awards strategic grants to select projects and programs.

**Field of Interest Fund:** Target your gifts to causes important to you. The Community Foundation awards grants to programs addressing your specific interest area.

**Designated Fund:** Support the good work of a specific nonprofit organization with a source of income, plus planned giving and investment management services.

**The Community Foundation of Greater Dubuque is happy to work with you to establish a charitable fund that accomplishes your personal financial and philanthropic goals. Call us at 563-588-2700.**