

■ by Christy Boysen Coulter

IRA Gifts

Many of those whose lives have been shaped by camp want to give back but aren't always sure how. By helping donors understand how to support your camp through their IRA at age 70½ or older, you're offering them a practical, tax-smart way to offer support.

A Qualified Charitable Distribution (QCD) allows individuals to transfer funds directly from their IRA to your camp. This gift can count toward their Required Minimum Distribution (RMD) but does not increase their taxable income. For many, it is the most tax-efficient way to give.

Even if someone is not ready to give today or they're not yet 70½, naming your camp as a beneficiary of their IRA is a simple and powerful way to show their support. Pre-tax retirement assets are often heavily taxed when passed to heirs, making them one of the most impactful assets to give to a ministry.

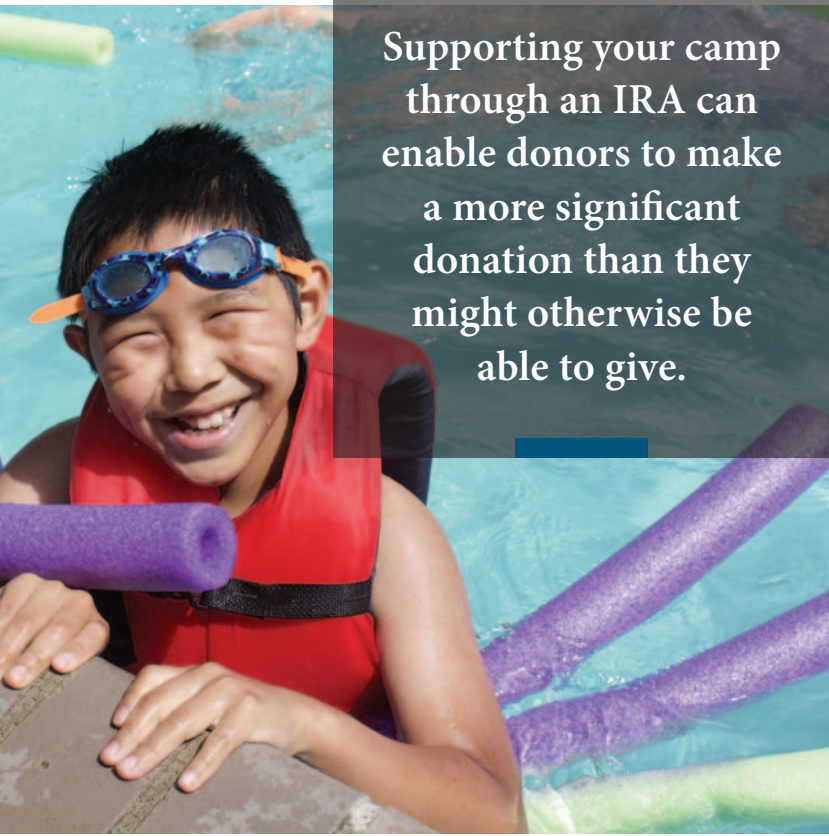
Why this matters for your fundraising

- **Unlocks larger gifts:** Many donors hold more wealth in their retirement accounts than in cash. Supporting your camp through an IRA can enable them to make a more significant donation than they might otherwise be able to give.
- **Reduces tax burdens:** A QCD does not count as taxable income, which can lower a donor's overall tax bill. Naming your camp as a beneficiary can also help avoid estate taxes on those assets.
- **Simple to implement:** Making a gift from an IRA is straightforward. Most administrators allow donors to complete a short form or make the request online, making the process quick and accessible.

How to encourage IRA giving

You don't need to be a financial expert to help your supporters explore IRA giving. Your role is simply to raise awareness and make it easy for them to take the next step. You can do this by:

- Including a section on IRA giving in newsletters or appeal letters.



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A tax-efficient way for older donors to give

- Sharing stories of donors who have given through their IRA.
- Encouraging supporters to talk with their advisors about adding your camp as a beneficiary of their IRA.

With a bit of clear guidance, this simple option can become a valuable part of your overall fundraising strategy and help impact the lives of campers in the future. ■



With 20 years of nonprofit leadership, Christy Boysen Coulter helps organizations build sustainable planned-giving strategies that inspire impactful legacy gifts. She holds degrees in psychology, communication and higher education, along with certifications from the Lilly Family School of Philanthropy and as a Fellow in Charitable Estate Planning (FCEP).



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