



TOGETHER FOR SOU

QUALIFIED CHARITABLE DISTRIBUTION

For nearly 150 years, Southern Oregon University has distinguished itself as essential to the economic, social, and cultural well-being of Southern Oregon. Nestled in the foothills of Ashland, SOU is a place where students study in small classes, faculty members use the region's diverse ecosystems to conduct research, and where academic programs meet the regional, national, and global needs of the future.

Join us in supporting Southern Oregon University with a gift from your IRA. It's an easy way to make a difference and support a scholarship or academic program that is important to you.

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WHAT IS A QCD?

Also known as an IRA Charitable Rollover, the permanent IRS provision allows individuals who are age 70½ or older to make a direct transfer from their IRA to the SOU Foundation, tax-free.

- Distributions are not treated as income for federal income tax purposes; and no charitable deduction may be taken.
- Distributions may qualify for all or part of your required minimum distribution (RMD) from an IRA; the funds must be withdrawn from your IRA by your RMD deadline, generally December 31.
- You can transfer up to \$100,000 per year.

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BENEFITS OF A QCD

- The distribution may count toward your required minimum distribution (RMD) on your tax return. (Note that under the CARES Act of 2020, RMDs are waived for 2020. And, the SECURE Act of 2019 increased the age at which IRA owners must begin their RMD to 72)
- By lowering your adjusted gross income, you can avoid taxable income—which may allow you to avoid moving into a higher tax bracket.
- You can fulfill a charitable pledge – past or present.
- You will create a legacy at Southern Oregon University.

For more information

Please contact the Office of Development at Southern Oregon University to discuss further your charitable intent. We can provide a personalized document to share with your professional advisor. Communication with the staff is always confidential and never infers an obligation.

Contact your professional advisor for advice on whether this gift plan is right for you.



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