TOGETHER FOR SOU

QUALIFIED CHARITABLE DISTRIBUTION

Philanthropic support is an essential part of shaping a brighter future for our students, our community, and our university. Your investment can make an immediate, meaningful, and lasting impact.

Many donors 70½ or older are shifting the way they support their favorite charity—taking advantage of changing tax laws. Have you made a gift to Southern Oregon University using the Qualified Charitable Distribution (QCD)? This is one of the smart ways to make a charitable gift!

QUALIFIED CHARITABLE DISTRIBUTION

WHAT IS A QCD?

Also known as an IRA Charitable Rollover, this IRS provision allows individuals who are age 70½ or older to make a direct transfer from their individual retirement account to support an IRS-qualified charity, such as the SOU Foundation.

- You must be 70½ years or more at the time the transfer is made, and you cannot receive any benefit in return for your charitable gift.
- The gift transfer from your IRA is not taxed, and not included as taxable income to you. Thus, there is no charitable deduction to be taken.
- You can transfer up to $111,000 per person from your IRA this year, 2026.
- When you have to take a required minimum distribution (RMD) from you IRA (age 73 or more), the QCD transfer may qualify for all or part of your RMD when withdrawn from your IRA by your RMD deadline, usually December 31.

QUALIFIED CHARITABLE DISTRIBUTION

WHY IS A QCD IS A SMART WAY TO GIVE?

- Transfers from your IRA to a qualified charity are not counted as taxable income to you—thus lowering your adjusted gross income, potentially allowing you to avoid moving into a higher tax bracket.
- QCDs can fulfill past, current, or future charitable pledges—and with an annual gift of $5,000 or more for five years, you can establish an endowed fund in your name or for someone you'd like to honor.
- If you have to take required minimum distribution (RMD), the transfer provides a dollar-for-dollar reduction in your RMD, a step towards avoiding a tax penalty on the amount of the RMD not taken.
- If you do not yet have an RMD, your gift will help reduce the value of your IRA and taxable RMDs in the future.

TAKE ACTION!

If you are 70½ years of age or more, contact your IRA administrator and ask them to direct a QCD gift transfer made out to Southern Oregon University Foundation.

The Southern Oregon University Foundation is a IRS-qualified charity, and your IRA administrator will want to have the following additional information:

Legal Name: Southern Oregon University Foundation
Federal Tax ID Number: 23-7030910
Official Address: 1250 Siskiyou Boulevard, Ashland, OR 97520

Make sure to designate the SOU Fund or another fund or program you want to support.

Notify SOU Foundation that you made a QCD gift, as some IRA administrators do not provide us with your name as the donor, and/or the SOU program you want to support.

The SOU Foundation will provide you with an acknowledgement letter for your records, which you should forward to your tax preparer for appropriate action on your tax return.

Communication with SOU development staff is always confidential and never infers an obligation.

Contact your professional advisor for advice on whether a Qualified Charitable Distribution gift plan is right for you.

SOU Southern OREGON UNIVERSITY FOUNDATION

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