

## IRA TAX-FREE ROLLOVER INSTRUCTIONS

A qualified charitable distribution is money that individuals who are age 72 or older may direct from their traditional IRA to eligible charitable organizations free of any tax. The provision has a cap of \$100,000 per individual for charitable distributions from individual IRAs each year.

1. Be sure to leave time before the end of the tax year to complete the gift.
2. If your qualified retirement assets are in a defined contribution plan other than an IRA, you must first roll your plan (or at least the amount you wish to give) into an IRA to qualify for the rollover to Calumet College of St. Joseph. This step is easy and can be accomplished by contacting your retirement plan administrator, but it does require additional time to complete.
3. Once the assets you wish to give are in an IRA, contact your plan administrator in writing, requesting a transfer from the IRA to the College.

Your request should note:

- Your plan account number
  - The amount you wish to transfer
  - The name: **Calumet College of St. Joseph**
  - CCSJ's Federal Tax ID number: **35-1087173**
  - A statement specifying that you want the gift sent to the attention of Ester Diaz (see contact information below).
  - Ask the plan administrator to identify you as the IRA owner when the transfer is made.
4. Have the check made payable to **Calumet College of St. Joseph** directly, and not to you.

Please consult your professional advisor for specific advice regarding this transaction.



For additional information regarding gifting to CCSJ, please contact:

**Ester Diaz**  
Director of Institutional Advancement  
ediaz@ccsj.edu  
219.473.4388

**Calumet College of St. Joseph**  
2400 New York Avenue  
Whiting, IN 46394