QUALIFIED CHARITABLE DISTRIBUTION INSTRUCTIONS

To learn more about the benefits of giving through your IRA, or to get started with your gift, please contact us. We are happy to help.

1. You will work directly with your IRA Administrator to initiate a QCD transfer.
   - You may be able to do so online or over the phone, or they may require a specific form to be filled out.

2. When prompted, provide our legal name and federal tax ID.
   - Legal name: Michigan State University
   - Legal address: 535 Chestnut Road, Room 300, East Lansing, MI 48824
   - Federal tax ID number: 38-6005984

3. If you want to be specific about the use and purpose of the gift, you can include the formal name of the fund and alphanumeric allocation code you wish to support, e.g. The Essential Edge MSU’s Greatest Needs (A000).

4. The check, or wire transfer, should clearly reveal it represents an IRA Qualified Charitable Distribution gift and the name of the IRA account owner.

5. After you initiate the transfer, please contact the MSU Office of Gift Planning at 800-232-4678 | 517-884-1000 or giftplan@msu.edu.
   - Your IRA administrator is not required to contact us, so this will give our team a heads up to look out for your gift and ensure that it is allocated correctly.

Visit: giftplanning.msu.edu
QUALIFIED CHARITABLE DISTRIBUTIONS FAQ

Q. I'll be 70 1/2 in a few weeks, can I make this gift now?
A. No. The legislation requires you to be 70 1/2 or older on the date you make the gift.

Q. I have several retirement accounts—some are pensions and some are IRAs. Does it matter which retirement account I use?
A. Yes. Qualified charitable distributions can only be made from an IRA. Under certain circumstances, you may be able to roll assets from a pension, profit sharing, 401(k) or 403(b) plan into an IRA and then make the transfer from the IRA directly to Michigan State University. Note: Be sure to consult a financial adviser and your administrator before making this gift.

Q. Can I receive the funds and then forward it to you?
A. The funds should not be deposited into your non-IRA accounts to qualify. You may have your IRA provider wire or send a check directly to MSU. Or, you can also have the check made payable to MSU but mailed to you and then you forward it on with any instructions.

Q. Do I need to give my entire RMD to be eligible for the tax benefits?
A. No. You can give any amount up to $100,000 to support MSU.

Q. I have two charities I want to support. Can I give $100,000 from my IRA to each?
A. No. Under the law, you can give a maximum of $100,000. You can, however, split up your gift. For example, you can give each nonprofit $50,000 or any combination that totals $100,000, or less. Any amount over $100,000 must be counted as taxable income.

Q. I’m ready to make a QCD. How do I get started?
A. Refer to the reverse side of this page and then contact your IRA provider. They will be able to start the process. You can contact us at 517-884-1000 or giftplan@msu.edu for assistance getting started.