Making a Gift Through Your IRA

Thank you for considering a gift from your Individual Retirement Account (IRA) to support The Shea Center for Therapeutic Riding. An IRA charitable gift—also known as a Qualified Charitable Distribution (QCD)—can be an easy and tax-advantaged way to make a meaningful impact.

FAQs:

- **Who can make gift through an IRA:** Individuals 70 ½ or older can give any amount (up to a maximum of $108,000) this year from your IRA directly to a qualified charity, like The Shea Center, without having to pay income taxes on the gift. This popular gift option is commonly called the IRA charitable rollover, but you may also see it referred to as a qualified charitable distribution, or QCD for short.
- **Tax implications:** A QCD may count toward your Required Minimum Distribution (RMD) if you are age 73+, and may reduce taxable income, even if you do not itemize deductions
- **Please consult your tax advisor for guidance on your personal situation.**

How to Make Your Gift:

1. Contact Your IRA Custodian

Tell your IRA custodian (Fidelity, Schwab, Vanguard, etc.) that you would like to make a Qualified Charitable Distribution to:

J.F. Shea Therapeutic Riding Center, Inc.
26284 Oso Road
San Juan Capistrano, CA 92675
Federal Tax ID (EIN): 95-3351363

Sample Language for Your Custodian

"I request a Qualified Charitable Distribution from my IRA to the J.F. Shea Therapeutic Riding Center, Inc. (EIN 95-3351363) in the amount of $_____. Please mail the check payable to J.F. Shea Therapeutic Riding Center at 26284 Oso Road, San Juan Capistrano, CA 92675."

2. Ensure the Gift is Sent Directly

For your distribution to qualify as a QCD, funds must be transferred directly from your IRA to The Shea Center, either by check or electronic transfer. Checks should be made payable to the J.F. Shea Therapeutic Riding Center, Inc.

3. Notify The Shea Center

Please let us know your gift is on its way so we can credit it properly.
Provide:

- Your name, gift amount, IRA custodian name
- Contact: Holly Hadden, Chief Philanthropy Officer: hhadden@sheacenter.org or (949) 625-7876

Thank You

Your IRA gift helps ensure life-changing equine assisted services continue for children, adults, and military families.