HEARING AND SPEECH CENTER
a non-profit clinic, school & community

Are you 70½ or older?

Use your IRA to make a Tax Free Gift to the Hearing and Speech Center.

If you're 70 ½ or older, you can make a tax-free IRA gift to the Hearing and Speech Center during 2014.

The American Taxpayer Relief Act of 2012 restored the ability for donors to make tax-free transfers of IRA distributions up to $100,000 to qualified public charities.

The transfer has the consequences of a 100% charitable deduction. Donors cannot list their IRA gift as a charitable deduction on their income tax return, but they have made a non-taxable IRA withdrawal that would otherwise have been vulnerable to tax income.

To qualify:

- The IRA owner must be 70 ½ years or older.
- The transfer amount must be limited to no more than $100,000 for the year.
- The transfer must be made directly from the IRA custodian to the Hearing and Speech Center.
- The IRA rollover to the Hearing and Speech Center needs to be completed by **December 31, 2014**.

Talk with your tax advisor about this charitable rollover option.

Take advantage of this opportunity.
Contact your IRA custodian to arrange a donation.
A sample letter is included below.

Dear IRA custodian,

The Senate has renewed the IRA Charitable Rollover which permits a rollover directly from an IRA to a qualified public charity during 2014. As the owner of IRA account # _____ that is in your custody, I request that you transfer from that account the sum of $ _____ to the Hearing and Speech Center of Northern California, a nonprofit organization located in San Francisco, California, Tax Identification number 941322-198. It is my intention to make a Qualified Charitable Distribution to the Hearing and Speech Center of Northern California from my IRA, which may fulfill part or all of my IRA required minimum distribution for this year.

Please make the check payable to the Hearing and Speech Center of Northern California and mail it to:

Hearing and Speech Center of Northern California
1234 Divisadero St.
San Francisco, CA 94115

Sincerely,

IRA Owner