



Inspiring a lifetime of Great Lakes curiosity, stewardship, and passion in people of all ages

Asset Delivery Instructions for Qualified Charitable Distribution (QCD)

Thank you for your support! Please use the following instructions to make a Qualified Charitable Distribution gift directly from an IRA.

To complete a qualified charitable distribution from an IRA to Inland Seas Education Association (ISEA), the IRA owner must:

1. Already be age 70 ½ on the date of distribution. If married, each spouse can make use of this opportunity.
2. Submit a distribution form to the IRA custodian, requesting that the check be made payable directly to Inland Seas Education Association.
3. Ensure that no tax is withheld from the QCD to ISEA (the money must go to Inland Seas Education Association to qualify as a non-taxable distribution).
4. Send the check directly to Inland Seas Education Association, or to the IRA owner to be forwarded to ISEA.
5. A maximum of \$100,000 per year can be distributed using this strategy and treated as the donor's 'required minimum distribution' (RMD) for the calendar year.

NOTE: While the process of completing a QCD to a charity is fairly straightforward, the key administrative requirement is that **the distribution check must be made payable directly to the charitable entity** ([IRS Notice 2007-7, Q&A-41](#)). A check payable to the IRA owner that is merely endorsed over to the charity is still a taxable distribution to the IRA owner and not a QCD.

Legal Name: Inland Seas Education Association
Address: 100 Dame St #218, Suttons Bay, MI 49682
Federal Identification Number: 38-2866234

Once the check is received, ISEA will send a thank you letter. If you have any questions, please contact us at (231) 271-3077. We appreciate your support of Inland Seas Education Association!