



Utah Retirement Systems

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www.urs.org Submit Online: www.urs.org/us/messagecenter

Qualified Charitable Distribution Request

- Instructions:
1. Use this form to request a Qualified Charitable Distribution (QCD) from your URS IRA.
 2. It is your responsibility to ensure that your IRS distribution complies with Internal Revenue Code Section 408(d)(8). Consult a tax advisor and *IRS Publication 590-B* before requesting a QCD.
 3. Sign in the presence of a Notary Public. A notary is not required if you have an available balance of \$5,000 or less.
 4. Updates to your address will delay your payment for an additional 14 days.
 5. When making a QCD, you must receive the same type of acknowledgement of the donation that you would need to claim a deduction for a charitable contribution.
 6. In order to ensure processing is complete by the end of the year, you must return this form by December 10th.
 7. Original form is required.

SECTION A » IMPORTANT INFORMATION ABOUT QCDs

- A QCD is a federally non-taxable distribution of funds from your URS IRA to a qualified charity. The charity must qualify as a 501(c)(3) charitable organization eligible to receive tax-deductible contributions. Not all charities are eligible. For example, donor-advised funds and supporting organizations are not eligible recipients.
- The distribution must be made payable directly to the qualified charity. URS will issue a check made payable to the qualified charity and mail it to your address of record. You will be responsible to forward the check to the qualified charity.
- You must be age 70½ or older at the time of distribution to qualify.
- The maximum annual QCD per individual is \$100,000. Your eligible QCD amount is reduced by any deductible Traditional IRA contributions you have made for tax years after attaining age 70½ (to the extent the deductible contributions have not been excluded before).
- QCDs are limited to the amount that would otherwise be taxed as ordinary income. This excludes nondeductible contributions from your traditional IRA and tax-free amounts from a Roth IRA.
- QCDs may count toward your annual IRA Required Minimum Distribution (RMD) for the year distributed. For a QCD to qualify as your annual RMD, the funds must be distributed by your RMD deadline (generally December 31st).
- QCDs are not subject to tax withholding.
- You are limited to 12 QCD requests per calendar year.

SECTION B » MEMBER INFORMATION

Name (First, Middle, Last)	Social Security # or Account #
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SECTION C » IRA SELECTION

I elect a QCD from the following IRA (select only one): Traditional IRA Roth IRA

SECTION D » QCD INSTRUCTIONS

I authorize distribution to the qualified charitable organization listed below:

Name of Charitable Organization: _____

Taxpayer Identification Number of Charitable Organization: _____

Amount of Distribution: \$ _____

SECTION E » PAYMENT DATE

As soon as possible

Payment issued on (date) _____ (mm/dd/yyyy)

SECTION F » SIGNATURE AND NOTARIZATION

By signing below, I:

- Acknowledge the distribution requested satisfies the QCD requirements under Internal Revenue Code Section 408(d)(8) and understand that to the extent this distribution does not qualify as a QCD under section 408(d)(8) I shall be liable for federal, and possible state income taxes on the taxable portion of the payment;
- Acknowledge I have consulted a tax advisor and IRS Publication 590-B before making this request for a QCD;
- Certify that this request is being made pursuant to the 401(k) Plan Document and the instructions and information contained herein;
- Certify the information provided on this form is true, correct, and complete to the best of my knowledge;
- Understand any false or misleading information submitted on this form or any attached form may subject me to personal liability, and URS may exercise its rights against me if damaged by false or misleading information submitted by me;
- Certify that I am not a party to a divorce proceeding and am not subject to an injunction/order which prevents me from transferring or disposing of property, including funds in an IRA;
- Understand the distribution may take up to 14 days to process and that URS is not responsible for market fluctuations that may decrease my expected payout due to declining financial markets occurring during the processing period.

Print Your Name Here	Primary Phone Number
Signature	Date

State of _____, County of _____

On this _____ day of _____, in the year 20 _____,
the above named individual personally appeared before me and proved on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument and acknowledged that they executed the same.

Notary Signature _____

My commission expires _____