



## Charitable options: now

Make a difference today and save on taxes with a qualified charitable distribution (QCD), a gift from your IRA direct to the KSU Foundation.

To make this gift:

- You must be 70½ or older
- The distribution must be from a traditional, simple, or SEP IRA directly to the KSU Foundation. Roll over a 401(k), 403(b) or other qualified account to an IRA beforehand.

Give up to \$108,000 per taxpayer in tax year 2025.

- You pay no income taxes on your gift. The transfer generates neither taxable income nor a tax deduction.
- You may satisfy some or all of your annual required minimum distribution (RMD) from an IRA.

## Charitable options: later

You can designate the KSU Foundation as a beneficiary of your IRA, 401(k), 403(b) or other accounts. Update your beneficiary as follows:

Kansas State University Foundation  
1800 Kimball Ave., Suite 200  
Manhattan, KS 66502

Contact the Gift Planning Team to identify a fund, program, or project you wish to support.

When IRAs are passed to heirs, distributions from these accounts are subject to income taxes at the beneficiary's ordinary income tax rate. Charitable planning can dramatically increase the amount left to heirs.

## Charitable options: now and later

In tax year 2025, a one-time, tax-free QCD, may be directed to a life income gift (such as a charitable gift annuity) with a maximum amount of \$54,000 per IRA owner.



## YOUR IMPACT



*It's so easy and straightforward*—you decide how much to commit, and it's paid directly to the beneficiary by your IRA.”

— *Rebecca Claar*

## Contact us

To discuss the benefits of gifts from your IRA, contact the Gift Planning Team at:

**785-775-2000**

[giftoptions@ksufoundation.org](mailto:giftoptions@ksufoundation.org)

[k-statelegacy.org](http://k-statelegacy.org)

This information is not professional legal, tax or financial advice. Please consult your legal and financial advisor(s).