



# IRA Qualified Charitable Distribution Request Form

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[www.schwab.com](http://www.schwab.com) | 1-800-435-4000 (inside the U.S.) | +1-415-667-5009 (outside the U.S.) | 1-888-686-6916 (multilingual services)

Clients of Investment Advisors: Contact your advisor directly or call Schwab Alliance at 1-800-515-2157.

## Investment Advisor ("IA") Information (This portion to be completed by IA.)

IA Firm Name (Please print.)

IA Master Account Number

Service Team

IA Contact Name (if follow-up is required)

IA Telephone Number

IA Email Address

Use this form to request a tax-reportable Qualified Charitable Distribution (QCD). Alternatively, you may be eligible to add the IRA checkwriting feature to your IRA account and write checks to your qualified charities at any time. (Existing eligible clients may enroll in IRA checkwriting at <https://client.schwab.com/App/service/Cardsandchecks/#/home>).

### 1. About Qualified Charitable Distributions ("QCDs")

- A. A QCD is generally a federally non-taxable distribution of funds from your eligible Schwab IRA to a qualified charity. State tax rules may vary.
- B. The qualified charity must be a 501(c)(3) organization and eligible to receive tax-deductible charitable contributions. (Please note: Private foundations, donor-advised funds, charitable supporting organizations and Schwab Charitable™ are not considered qualified charities for QCD purposes.)
- C. A QCD may be taken from the following IRA types: Traditional IRAs, Rollover IRAs, Inherited IRAs (excluding those owned by a Trust or Estate), and inactive SIMPLE IRAs/SEP-IRAs that no longer receive employer contributions. The following account types are NOT eligible for a QCD: employer-sponsored retirement plan accounts or non-retirement accounts.
- D. The Account Holder must be age 70½ or older on the date of the distribution.
- E. Maximum annual exclusion amount for a 2024 QCDs is \$105,000 (indexed annually) per individual. The aggregate amount of deductible IRA contributions you make after you turn 70½ to your IRA will reduce the amount of a QCD that can be excluded from your gross income.
- F. During your lifetime, you are allowed to make a one-time election to distribute \$50,000 to charities through charitable gift annuities, charitable remainder unitrusts, and charitable remainder annuity trusts.
- G. If you are RMD age, a QCD can count toward satisfying your annual required minimum distribution (RMD) amount to the extent you have not already taken a distribution that satisfies your RMD for that year. To qualify as your annual RMD, the funds must be distributed by your RMD deadline (generally December 31).

### 2. Charles Schwab Instructions

- A. By completing this form, you are electing to have no federal or state income tax withholding as your tax election for this request.
- B. You must ensure there is sufficient cash available in your account on the requested date(s) of distribution.
- C. Consult a tax advisor for specific tax guidance.
- D. It is your responsibility to ensure that your IRA distribution(s) comply with applicable laws and IRS rules.
- E. The check will be made payable to the charity and list your name as a donor. You are responsible for obtaining a receipt of your donation from the charity.
- F. All transactions requested on this form will be reported to the IRS on tax form 1099-R.

#### Instructions:

- A separate IRA Qualified Charitable Distribution Request Form must be completed for each IRA account.
- For a QCD to satisfy an RMD, allow adequate time for processing. Please return this form no later than November 15 to meet a December 31 RMD deadline or February 15 to meet an April 1 RMD deadline for those just turning RMD age. Schwab does not assume responsibility for making your distribution by the RMD deadlines.
- All transactions requested on this form will be reported to the IRS as an IRA distribution.
- Please complete this form, sign it, and return it to Schwab. If you have any questions, call us at 1-800-435-4000.
- Clients of independent Investment Advisors may also return it to your advisor directly or contact Schwab Alliance at 1-800-515-2157.

**3. Tell Us About Your Schwab Account**

<b>9751-9889</b>	<b>EDWARD ALAN FORMAN INHERITED IRA BENE OF ALFRED FORMAN</b>
<b>Schwab Account Number</b>	<b>Name on Account (List your name as it appears on your Schwab statement.)</b>
<b>650-380-0310</b>	<b>650-380-0310</b>
<b>Social Security Number</b>	<b>Your Daytime Telephone Number (We may need to call you if we have questions about this request.)</b>

**4. Tell Us About Your QCD Request(s)**

Provide the disbursement information for each QCD requested from your IRA account. Enter the total amount of your QCD requests on page 3.

Each QCD check will be made payable to the qualified charity and mailed to you at the address of record on your account unless you provide another address below. Please follow up with the charity directly for a receipt of your donation.

Please make additional copies of this page if you wish to request more than 3 QCDs.

**1. Enter your total check amount for this distribution \$ 1,000.00**

**The Community Library**

**Qualified Charity Name**

Schwab will mail the check to your address of record unless you provide another address below:

**Name (if different than payee)**

**For Benefit Of (45-character limit)**

**Carter Hedberg, Director of Philanthropy**

**Attention (45-character limit)**

**PO Box 2168**

**Mailing Address**

**Ketchum**

**ID**

**83340**

**City**

**State**

**Zip**

**donation from Ed Forman and Jan Swanberg**

**Memo (optional: 24-character limit—applies to overnight delivery)**

**Check this box for overnight delivery.** (Fees may apply. Checks sent overnight cannot be delivered to a P.O. box. If a P.O. box is listed, the check will be sent via standard delivery.)

**2. Enter your total check amount for this distribution \$ 1,000.00**

**Sawtooth Botanical Garden**

**Qualified Charity Name**

Schwab will mail the check to your address of record unless you provide another address below:

**Name (if different than payee)**

**Capital Campaign**

**For Benefit Of (45-character limit)**

**Jen Smith E.D.**

**Attention (45-character limit)**

**PO Box 928**

**Mailing Address**

**Ketchum**

**ID**

**83340**

**City**

**State**

**Zip**

**donation from Ed Forman and Jan Swanberg****Memo (optional: 24-character limit—applies to overnight delivery)**

**Check this box for overnight delivery.** (Fees may apply. Checks sent overnight cannot be delivered to a P.O. box. If a P.O. box is listed, the check will be sent via standard delivery.)

**3. Enter your total check amount for this distribution \$ 1,000.00****The Specs****Qualified Charity Name**

Schwab will mail the check to your address of record unless you provide another address below:

**Name (if different than payee)****For Benefit Of (45-character limit)****Aaron Bronson, E.D.****Attention (45-character limit)****PO BOX 2777****Mailing Address****Halley****ID****83333****City****State****Zip****donation from Ed Forman and Jan Swanberg****Memo (optional: 24-character limit—applies to overnight delivery)**

**Check this box for overnight delivery.** (Fees may apply. Checks sent overnight cannot be delivered to a P.O. box. If a P.O. box is listed, the check will be sent via standard delivery.)

**Enter the total amount of the QCD requests (cannot exceed \$105,000) \$ 3,000.00****5. Sign Your Account Authorization****A signature is required below for the Schwab IRA Account Holder.**

Please distribute cash from my IRA in the manner stated on this form. I certify that the information on this form is correct. Schwab may rely on my certification without further investigation or inquiry.

**Agreement regarding qualified charitable distributions****Important tax considerations for your distribution**

- You acknowledge that you are age 70½ years or older.
- You understand that the 2024 annual maximum limit of a \$105,000 (index annually) applies to the aggregate amount of qualified distributions made from all of your IRAs, both at Schwab and outside of Schwab.
- You understand during your lifetime, you are allowed to make a one-time election to distribute \$50,000 to charities through charitable gift annuities, charitable remainder unitrusts, and charitable remainder annuity trusts.
- Your QCD may count toward your RMD for this calendar year.
- You acknowledge that 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), you shall be liable for federal, and possibly state, income taxes on the taxable portion of the payment.
- You acknowledge that it's your responsibility to ensure the charitable organization is qualified under the legislation.
- You will consult with a tax advisor, as appropriate, regarding your specific circumstances.

• You acknowledge that you, as the authorized party, are solely responsible for any adverse tax consequences, and you agree to indemnify and hold Charles Schwab from and against all losses, costs, liabilities, and expenses that may arise as a result of Schwab following the directions you provided.

• You acknowledge that you are responsible for ensuring you have sufficient cash available in your account by the date of the distribution requested and when the cash is presented for payment or Schwab will reject your request and/or the check for insufficient funds ("NSF"). Schwab will not sell securities or other assets held in your IRA to generate available cash to cover a charitable distribution check presented to us for processing.

**As the Schwab IRA Account Holder, my signature below constitutes my agreement with the terms set forth above.**



12/3/25

Today's Date (mm/dd/yyyy)

Signature: Account Holder

Edward Alan Forman

Print Name

## 6. Return Instructions\*

Return your completed form using any of the following methods:

• Upload online with secure messaging (if you are an existing client and have online access to your account).

1. Go to [www.schwab.com](http://www.schwab.com) and log in to your account.

2. Click Message Center (under Service), and then click Upload Document.

• Fax to 1-888-526-7252.

• Bring to your nearest Schwab branch (visit [www.schwab.com/branch](http://www.schwab.com/branch) for locations).

• Mail to any of the following addresses:

**Regular Mail (West)**

Charles Schwab & Co., Inc.  
P.O. Box 982600  
El Paso, TX 79998-2600

**Regular Mail (East)**

Charles Schwab & Co., Inc.  
P.O. Box 628291  
Orlando, FL 32862-8291

**Overnight Mail (West)**

Charles Schwab & Co., Inc.  
1945 Northwestern Drive  
El Paso, TX 79912

**Overnight Mail (East)**

Charles Schwab & Co., Inc.  
1958 Summit Park Dr., Ste. 200  
Orlando, FL 32810

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