

IRA Charitable Rollover Facilitation and Enhancement Act

Senators Todd Young (R-Ind.), Michael Bennet (D-Colo.), James Lankford (R-Okla.),
Catherine Cortez Masto (D-Nev.), Maria Cantwell (D-Wash.)

Supporting Organizations:

- National:
 - American Endowment Foundation
 - Community Foundation Awareness Initiative
 - Council on Foundations
 - National Association of Charitable Gift Planners
 - National Christian Foundation
 - National Philanthropic Trust
 - Philanthropy Roundtable
 - Ren, Inc.

- Indiana:
 - Indiana Philanthropy Alliance
 - Adams County Community Foundation
 - Blue River Community Foundation
 - Brown County Community Foundation
 - Clay County Community Foundation
 - Community Foundation Alliance, Inc.
 - Community Foundation of Bloomington and Monroe County
 - Community Foundation of Crawford County
 - Community Foundation of Elkhart County
 - Community Foundation of Grant County
 - Community Foundation of Greater Fort Wayne
 - Community Foundation of Hancock County
 - Community Foundation of Jackson County
 - Community Foundation of Madison and Jefferson County, Inc.
 - Community Foundation of Pulaski County
 - Community Foundation of Randolph County, Inc.
 - Community Foundation of Southern Indiana
 - Community Foundation of Whitley County
 - Community Foundation Partnership, Inc.
 - Community Foundation Serving Howard, Clinton and Carroll Counties
 - Crown Point Community Foundation, Inc.
 - Daviess County Community Foundation
 - Dubois County Community Foundation
 - Fulton County Community Foundation
 - Gibson County Community Foundation
 - Henry County Community Foundation
 - Jasper Newton Foundation Inc.
 - Johnson County Community Foundation
 - Kosciusko County Community Foundation
 - Knox County Community Foundation

- Lawrence County Community Foundation
- Legacy Foundation
- Martin County Community Foundation
- Miami County Community Foundation
- National Christian Foundation Indiana
- Northern Indiana Community Foundation
- Owen County Community Foundation, Inc.
- Perry County Community Foundation
- Pike County Community Foundation
- Porter County Community Foundation
- Posey County Community Foundation
- Putnam County Community Foundation
- Spencer County Community Foundation
- Starke County Community Foundation
- Sullivan County Community Foundation
- The Community Foundation of Greater Lafayette
- The Portland Foundation Tipton County Foundation
- Vanderburgh County Community Foundation
- Vigo County Community Foundation
- Wabash Valley Community Foundation
- Warren County Community Foundation Inc.
- Warrick County Community Foundation
- Wayne County Foundation

Statements of Support & Testimonials:

“This bill will strengthen charitable giving and help those in need across the country. Donor-advised funds are a critical tool in the giving toolbox, empowering those who have thoughtfully saved for their retirement to solve tough problems in their community tax-free. We're grateful to Senators Todd Young and Michael Bennet for their tireless work strengthening our proud tradition of Americans helping Americans.”

**Claudia Cummings, Senior Vice President for Public Affairs
The Philanthropy Roundtable**

“We applaud Senator Young for introducing this important legislation that will make it easier for retirees to support their charities of choice. As gift planners, we support policies that give donors more options to exercise their generosity and leave their legacy. This bill honors how donors want to give, providing flexibility and efficiency that can further their charitable gift planning and yield greater generosity.”

**Michael Kenyon, President & CEO
National Association of Charitable Gift Planners**

“Donor-advised funds continue to be one of the most effective and accessible ways for passionate givers to carry out their charitable goals. National Christian Foundation Indiana is proud to support the IRA Charitable Rollover Facilitation and Enhancement Act. This legislation

would make it easier for many retirees to give by allowing IRA charitable rollovers into donor-advised funds, unlocking even more resources for the causes they care about. We're grateful to Sen. Todd Young for his continued leadership and support of the charitable sector, and we look forward to the day this important legislation is signed into law."

**Kyle DeFur, President
National Christian Foundation Indiana**

"We thank Senators Young and Bennet for introducing this bill to allow IRA qualified charitable distributions to support DAFs. As an organization focused on creating next-generation charitable giving platforms that encourage generosity at scale, we strongly support this proposal to help individuals give more efficiently and effectively through their IRAs. Amid the steady growth of DAFs, this bill should drive more charitable resources to communities here in Indiana and across the country."

**Joe Fisher, President & CEO
Ren, Inc.**

"Indiana has one of the strongest networks of community foundations in the nation, serving urban, suburban, and rural communities across our state. Community foundations exist to connect donors to local needs. In Indiana, many retirees rely on Qualified Charitable Distributions to support multiple hometown charities. Senator Young's legislation removes an outdated barrier, restores donor choice, and gives community foundations the flexibility they need to help charitable dollars move efficiently and responsibly into local communities."

**Maddison Miller, Vice President
Indiana Philanthropy Alliance**

"Allowing qualified charitable distributions to donor-advised funds would make it easier for donors to give during their lifetime while still ensuring real community impact. Community foundations are public charities, and donors serve in an advisory role, not a controlling one. Under National Standards for Community Foundations, we are required to have fund activity policies that ensure donor-advised funds are actively granted and not simply parked. This change would strengthen local philanthropy and accelerate charitable impact in our communities."

**Jill Carpenter, President & CEO
Community Foundation Alliance**

"Allowing IRA charitable rollovers to flow into donor-advised funds would allow the well-prepared, financially responsible Indiana residents to give consideration to how they wish their funds to be used in their communities. Utilizing community foundation donor-advised funds allow for personal investment in Indiana communities now and into the future. Particularly with the government distributions reduced, the nonprofit organizations are in need now more than ever. Thank you for your serious consideration for this support."

**Coni S. Mayer, Executive Director
Adams County Community Foundation**

"Indiana has one of the strongest community foundation networks in the country. These foundations help donors support local nonprofits in ways that are thoughtful and responsive. Today, older donors can use Qualified Charitable Distributions from their IRAs to give directly

to certain charities. However, they cannot direct those distributions into donor-advised funds, even when a DAF is the easiest way to divide a gift among multiple local organizations. Allowing QCDs to flow into donor-advised funds would remove that barrier. It would help community foundations serve retiring donors who want to support several hometown charities and make lasting investments in their communities.”

**Lee Ann Oden, President & CEO
Community Foundation of Hancock County**

“Northern Indiana is home to a generous community of middle-class retirees who care deeply about local philanthropy. Many of our fundholders in their 70s use the IRA charitable rollover (Qualified Charitable Distribution, or QCD) as a key part of their annual giving.

“Our donors want to support grassroots and community-based organizations serving underrepresented populations while also benefiting from the oversight and local expertise provided by the Northern Indiana Community Foundation. Granting through their donor-advised funds (DAFs) ensures accountability and impact, enabling them to distribute \$100, \$500, and \$1,000 grants to many nonprofit organizations across our region each year.

“When retirees are unable to direct QCDs into their DAFs, they face unnecessary administrative barriers that limit this type of broad-based giving. Allowing greater flexibility for QCD distributions into DAFs would empower retirees to continue their thoughtful, locally focused philanthropy and ensure charitable dollars reach nonprofits across Northern Indiana.”

**Corinne Becknell Lucas, Executive Director
Northern Indiana Community Foundation**

“IRA custodians do not want to cut QCD checks in small increments. Donors are confused when they are told they cannot distribute the QCD into their DAF to make these smaller grants. Further, our donors want to support grassroots organizations benefiting under-represented communities, but they want the oversight offered by our community foundation concerning the use and impact of grant dollars. They get this oversight by granting through their DAFs. We have seen donors revert to granting to long-term institutional organizations when told they cannot grant their QCDs into their DAFs, thus causing grassroots organizations to suffer.”

**Lisa Jennings, Executive Director
Community Foundation of Randolph County, Inc.**

“Donor flexibility is critical to our work, especially in smaller rural communities. Our neighbors want to do good things locally, and making that easier and more accessible is crucial to our community thriving.”

**Brienne Hooker, Executive Director
Jasper Newton Foundation Inc.**

“South Lake County Indiana is heavily populated with middle-class retirees who engage in philanthropic grantmaking. Many of our donors are in their 70s and utilize the IRA charitable rollover (QCD) in their annual giving. Our donors regularly make grants in \$100, \$500, and \$1,000 increments to 50-60 organizations each year. IRA custodians do not want to cut QCD

checks in these increments for this volume of giving. Donors are confused when they are told they cannot distribute the QCD into their DAF to make these grants. Further, our donors want to support grassroots organizations benefiting underrepresented communities, but they want the oversight offered by our community foundation concerning the use and impact of grant dollars. They get this oversight by granting through their DAFs. We have seen donors revert to granting to long-term institutional organizations when told they cannot grant their QCDs into their DAFs, thus causing grassroots organizations to suffer. We appreciate your leadership in advancing policy that supports donor freedom, strengthens local philanthropy, and ensures charitable dollars can be deployed where they are needed most.”

**Mary B. Nielsen, President & CEO
Crown Point Community Foundation, Inc.**

“I urge you to support legislation that would allow Qualified Charitable Distributions (QCDs) to be directed into donor-advised funds (DAFs). Donor-advised funds provide flexibility that is essential for charitable giving—allowing donors to recommend grants over time, support multiple organizations in varying amounts, and respond quickly to emerging community needs. This flexibility is especially important for retirees who rely on QCDs as a primary vehicle for their annual philanthropy.

“Community foundations play a critical role in this work. We provide local expertise, due diligence, and oversight to ensure charitable dollars are used effectively and in alignment with donors’ intentions. By allowing QCDs to flow into donor-advised funds at community foundations, you empower thoughtful, strategic philanthropy—particularly in support of small and grassroots nonprofits that depend on this flexible, well-managed source of funding.

“Updating the law would strengthen local giving, enhance accountability, and ultimately increase the impact of charitable dollars in communities across our state and nation.”

**Clayton Boyles, Executive Director
Dubois County Community Foundation**

“This change will further amplify the power of community philanthropy and encourage qualified donors to support their communities in meaningful ways.”

**Bill Higbie, President & CEO
Porter County Community Foundation**

“Our rural county continues to see population declines and median age continuing to rise. Unfortunately, the only people with enough capital to donate for the improvement of our county are of retirement age. They want to be able to direct qualified charitable distributions from their IRA to multiple charities in the easiest way possible, through their own donor advised fund at their local community foundation. Thank you for helping to remove barriers for our donors.”

**Janet Rummel, President & CEO
Owen County Community Foundation, Inc.**

“At the Community Foundation of Jackson County and at others around the state – from small rural foundations to the Central Indiana Community Foundation in Indianapolis – donor-advised funds are providing important grant dollars to help make a positive difference in the lives of Hoosiers. Some folks, such as Fred Moritz of Seymour, find that a donor-advised fund simplifies

their charitable donations, giving them better control of their giving and a simplified deduction for their taxes. His father, Everett Moritz, established the Everett V. and Maria Moritz Fund to benefit the community. In recent years, Fred Moritz has recommended grants from the fund to benefit Community Provisions, Seymour's skate park, the Southern Indiana Center for the Arts, Leadership Jackson County, the Community Foundation of Jackson County and others. "These organizations are important assets in our community, and helping them and others meet their needs and provide the work they offer is why the fund was created," Fred Moritz said. "Our family wants to be of help in our community." Moritz also recommended grants to support COVID-19 response work during 2020. "With COVID-19 disrupting so many lives, we had to do something to help any way that we can," Moritz said of his decision to recommend grants from the fund. "We hope this helps the agencies do their work in these challenging times." For years, the Moritz family owned and operated Union Hardware in downtown Seymour. With the Moritz Fund created as an endowment, the fund will offer grants to the community in perpetuity.

"Moritz isn't alone. Brothers Gary, Pat, and Bob Myers find that a donor-advised fund at the Foundation makes giving simpler and ensures that their charitable gifts are meeting community needs. The Seymour natives – through the family business then known as Kocolene Marketing Corp. – established a donor-advised fund that honors their parents, Francis "Pat" and Dorothy M. Myers, and the family's dedication to helping the communities that supported the family business. "Kocolene receives many requests for charitable donations each year from within our local county but also outside since we market to many counties," Gary Myers said. "The guidelines established by the Community Foundation help us screen the requests and ensures the true worthy causes gain the strongest consideration. The donor-advised program is very flexible in that we can request grants be made from the fund to any qualifying charitable organization be they local or outside the county." Grants from the fund have benefited many organizations over the years, including the Distinguished Young Women of Jackson County, Girls Inc. of Jackson County, Boys & Girls Club of Seymour, the Seymour Police Department DARE Program, the Jackson County United Way, and the Tracy Bullard Memorial Endowment. More recently, Gary Myers and his wife, Janet, created the Janet L. and Gary F. Myers Charitable Fund, also a donor-advised fund. The fund has approved recent grants to Peace Lutheran Church, Indiana Sheriff's Association, Seymour Main Street, the Schneck Foundation, and the Southern Indiana Center for the Arts. Giving to others was something instilled in the Myers brothers from childhood.

"My brothers and I were always raised by both our father and our mother to share our blessings and help in ways one can to make the community better," Gary said. "If we want a good quality of life, we cannot sit on the sidelines and hope someone else does all the work. We each need to pitch in and share our individual gifts and talents to make our community a great place to live, work and raise a family. Getting involved in some way is also rewarding personally. I've gained many friends and have such good memories from my days serving on local and state boards or committees."

**Dan Davis, President & CEO
Community Foundation of Jackson County**