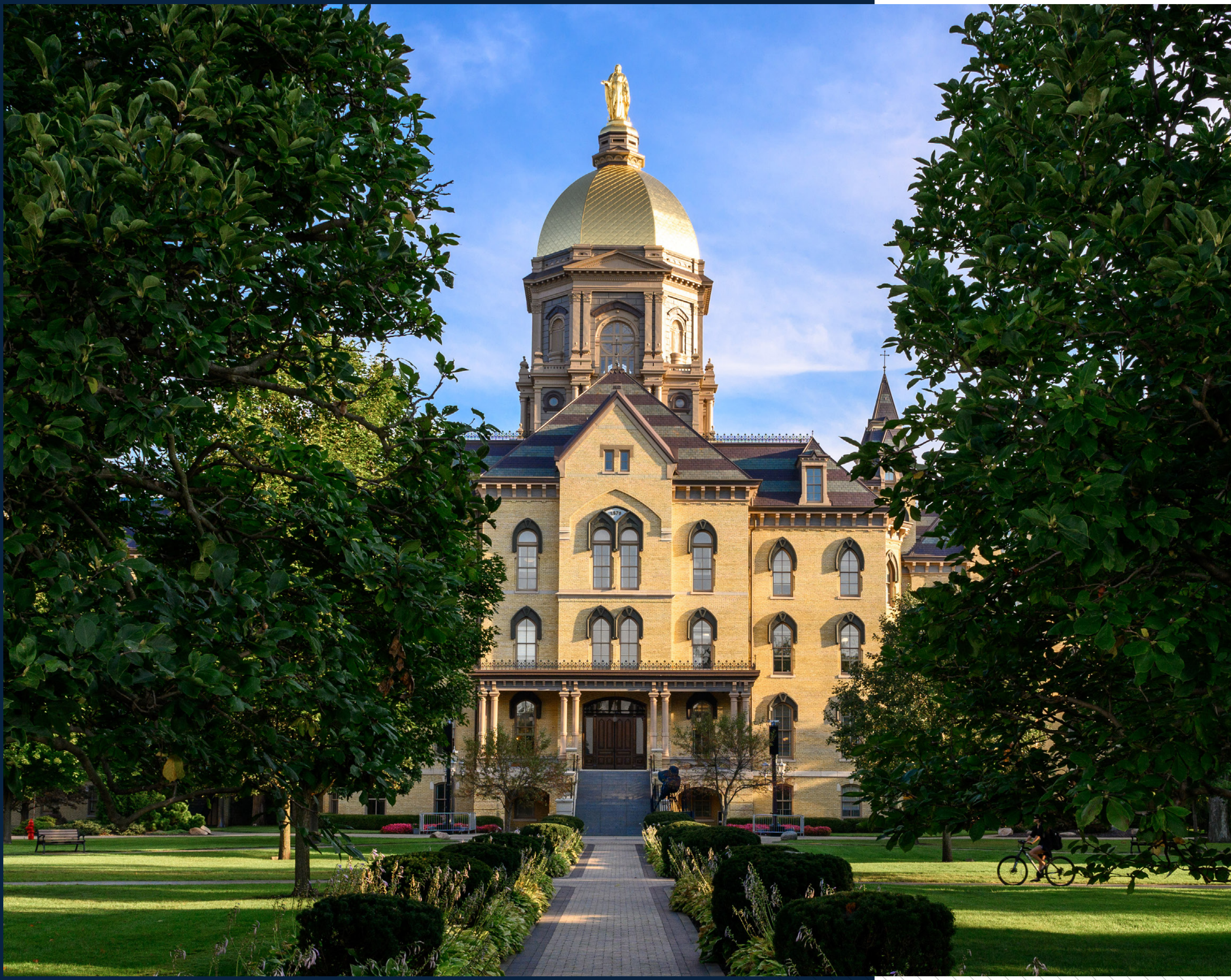
UNIVERSITY OF NOTRE DAME



IRA Charitable Planning

Using Your IRA to Make a Meaningful Impact at Notre Dame

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Using Your IRA to Make a Meaningful Impact at Notre Dame

As you plan for the future, consider the powerful impact you can make at Notre Dame through a Qualified Charitable Distribution from your IRA, also known as an IRA charitable rollover gift. If you are 70½ or older, this strategy allows you to support Notre Dame while potentially reducing your tax burden.

KEY BENEFITS

- **Tax Savings**: Qualified Charitable Distributions are excluded from your taxable income, potentially reducing your tax liability.
- **RMD Fulfillment**: Starting at age 73, you can use your Qualified Charitable Distribution to satisfy your annual Required Minimum Distribution (RMD), up to $108,000 in 2025.
- **Direct Impact**: Your gift directly supports Notre Dame's mission.
- **Giving Society Recognition**: Use your Qualified Charitable Distribution to join or maintain membership in a Notre Dame giving society.

HOW TO MAKE A QUALIFIED CHARITABLE DISTRIBUTION FROM YOUR IRA

- **Direct Transfer**: The funds must be transferred directly from your traditional IRA to Notre Dame. Contact your IRA custodian to initiate the transfer and ensure your name and address are included for proper credit at Notre Dame.
- **Annual Limit**: The total annual Qualified Charitable Distribution(s) to charity cannot exceed $108,000 in 2025.
- **Deadline**: Gifts must be made by December 31.

LEVERAGING YOUR RETIREMENT ASSETS FOR GIVING TO NOTRE DAME

Leaving all or part of your retirement account to charity by naming a non-profit organization as the account's beneficiary offers exceptional tax benefits, making it an ideal way to support the University. The reason is straightforward: as a tax-exempt entity, Notre Dame will not recognize any taxable income upon receipt of the account proceeds. Conversely, if left to one's children or other heirs, the withdrawals by those beneficiaries would be subject to tax at ordinary income rates. By directing these assets to Notre Dame instead, you ensure your generosity has maximum impact.

Did You Know?

Did you know that you can name a testamentary charitable remainder trust (CRT) as the beneficiary of your IRA to provide income to your heirs, potentially minimize income taxes, and create a lasting impact at Notre Dame? Reach out to the Gift Planning team to learn more.

"Each year since turning 70 ½, we have taken advantage of the opportunity the IRA Charitable Rollover provision provides us to both reduce our taxable income and support our philanthropic causes. For Notre Dame, we use our IRA distribution to make our annual gift to the Sorin Society and have also endowed a research fellowship through the Graduate Studies and Research Council. Funding these gifts through our IRA allowed us to maximize our gift and minimize our income tax liability."

JOHN '64 AND JUDY SCULLY

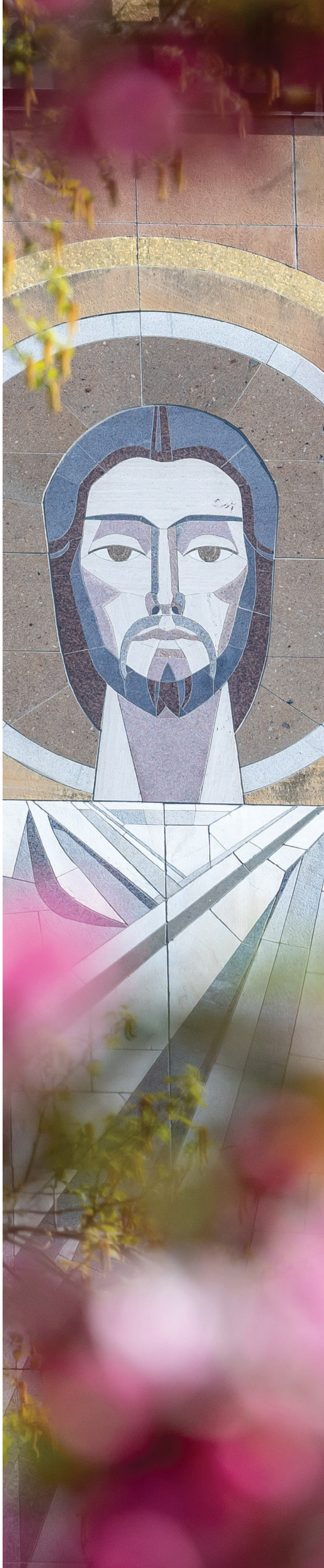
IMPACT ON YOUR TAX LIABILITY

John Brown names his children as the beneficiaries of his traditional IRA worth $1,000,000. After the account pays required federal and state income and estate taxes, his kids might only receive $300,000.

Alternatively, if John names Notre Dame as the beneficiary of his traditional IRA, this would leave a larger amount of the estate available for gifts to his children and the estate will be eligible for a federal estate tax charitable deduction equal to the full value of the IRA. In addition, because Notre Dame is a charity, it does not have to pay federal and state income taxes on the distribution, meaning the full $1,000,000 is available to support causes, purposes, or programs at the University.

Legal Name	UNIVERSITY OF NOTRE DAME DU LAC
Address	1100 Grace Hall Notre Dame, IN 46556 USA
Tax ID	35-0868188
Phone Number	574-631-5177

To designate Notre Dame as a beneficiary of your account, contact your retirement plan custodian and complete a new beneficiary designation form to name "The University of Notre Dame du lac" as the beneficiary. Once your plans have been updated, connect with a Gift Planning Officer at giftplanning@nd.edu to ensure Notre Dame has a record of your intentions.



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