

IRA Qualified Charitable Distribution (QCD) Request Form



Homestead
Funds

Use this form to authorize a one-time, tax-reportable Qualified Charitable Distribution (QCD) from your IRA account.

QCD and Processing Information:

- Per IRS code, you must be at least age 72 (73 if you reach age 72 after December 31, 2022).
- **A QCD will count towards your Required Minimum Distribution (RMD); however, if you have an existing systematic RMD withdrawal plan that is calculated by Homestead Funds, the existing systematic RMD withdrawal plan will NOT be automatically updated due to this distribution.**
If you want to modify the systematic RMD withdrawal plan, you will need to contact a Client Service Associate at 800-258-3030 to discuss your options.
- A QCD is generally a nontaxable distribution made payable directly to an qualified charity eligible to receive tax-deductible contributions. QCDs are subject to a total maximum annual exclusion amount of \$105,000 per individual. The amount of the QCD is limited to the amount of the distribution that would otherwise be included in income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. You cannot claim a charitable contribution for any QCD not included in your income.
- Taxes will not be withheld from the QCD requested on this form.
- The QCD will be reported on Form 1099-R, issued to both you and the IRS. The distribution is coded as a normal distribution.
- It is your responsibility to check with your tax advisor regarding the requirements of QCDs and the tax consequences of your IRA distribution. Homestead Funds is not responsible for ensuring whether your distribution is a qualified distribution per IRS regulations.

If you have a question about this form, call us at 800.258.3030. For complete information about Homestead Funds and services, see the prospectus, which is available at homesteadadvisers.com or by calling the above toll-free number.

Return your completed form to:

Regular Mail

Homestead Funds
c/o of Ultimus Fund Solutions, LLC
P.O. Box 46707
Cincinnati, OH 45246

Overnight Mail

Homestead Funds
c/o of Ultimus Fund Solutions, LLC
225 Pictoria Drive
Suite 450
Cincinnati, OH 45246

Fax

877-513-0756

Note: Forms requiring a Medallion Signature Guarantee must be returned by mail for processing.

1. Ownership

Account Owner's First Name

Middle Initial

Last Name

Social Security Number

Daytime Telephone Number (in case we have questions)

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Address of Record

City

State

Zip Code

Be sure to sign your completed form (Section 4).

If we do not already have this phone number on file we will add it to your contact information.

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2. Distribution Instructions

I hereby direct the following distribution from:

Account Number

Check one:

Total Distribution/Account Termination (will distribute 100% of account.)

Pro Rata Partial Distribution of \$

Taken proportionally from all of my funds within this account number. The amount to distribute from each fund is estimated based on the prior night's closing value.

Partial Distribution

Distribute from:

Daily Income Fund (168)	\$	<input type="text"/>	or	<input type="text"/>	%
Short-Term Government Securities Fund (170)	\$	<input type="text"/>	or	<input type="text"/>	%
Intermediate Bond Fund (171)	\$	<input type="text"/>	or	<input type="text"/>	%
Short-Term Bond Fund (172)	\$	<input type="text"/>	or	<input type="text"/>	%
Stock Index Fund (174)	\$	<input type="text"/>	or	<input type="text"/>	%
Value Fund (176)	\$	<input type="text"/>	or	<input type="text"/>	%
Small-Company Stock Fund (178)	\$	<input type="text"/>	or	<input type="text"/>	%
International Equity Fund (180)	\$	<input type="text"/>	or	<input type="text"/>	%
Growth Fund (182)	\$	<input type="text"/>	or	<input type="text"/>	%

Generally a QCD is taken from a Traditional IRA. Please consult your tax advisor to ensure your account meets the QCD criteria.

A Medallion Signature Guarantee is required in Section 5 if the total distribution requested is greater than \$10,000.

Need Help?

Homestead Funds Client Service Representatives are available on business days from 8:30 a.m. to 5:00 p.m. E.T.

Call **1.800.258.3030**

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3. Payment and Mailing Instructions

Complete this section to tell us how to make the check payable and the address to which to mail the distribution check(s).

A. Payment Instructions

Tell us how to make the check(s) payable:

Name of Qualified Charity

B. Mailing Instructions

Send a check, made payable to the qualified charity, to my account address of record. I will forward the proceeds to the charity.

Send a check, made payable to the qualified charity, directly to the qualified charity's address below. If you choose this option we recommend you contact the charity to confirm receipt.

Name of Charity

Attention

Address

City

State

Zip Code

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4. Certifications and Signature

By signing this form, I acknowledge and certify that:

- This distribution will not affect or change any current RMD instructions currently on file with Homestead Funds and that it is my responsibility to ensure that I have met my full IRS RMD requirement **and** that if I have an existing systematic RMD withdrawal plan that is calculated by Homestead Funds, the existing systematic RMD withdrawal plan will **NOT** be automatically updated due to this distribution. If I want to modify the systematic RMD withdrawal plan, I will need to contact a Client Service Associate at 800-258-3030 to discuss my payment options.
- I understand that this distribution may have tax consequences and that this distribution and any tax withholding, if elected, will be reported on IRS Form 1099-R.
- I should consult a tax advisor with any questions as Homestead Funds does not provide tax guidance and any information provided by Homestead Funds or its transfer agent should not be considered tax advice or as the primary basis for the distribution decision.
- I am responsible for determining if the distribution requested meets the IRS QCD requirements, and I agree to indemnify and hold Homestead Funds harmless from any liability in the event that I fail to meet any IRS requirement.

Account Owner's Signature

Date (mm/dd/yyyy)

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Be sure to sign this section. We cannot act on your instructions without your signature.

5. Medallion Signature Guarantee (MSG) Stamp

A Medallion Signature Guarantee is required in **Section 5** if the total distribution requested is greater than \$10,000.

For some transactions, Homestead Funds requires a special type of signature guarantee called a "medallion stamp." Most financial institutions such as banks and credit union issue them and typically charge a nominal fee for this service. We understand that obtaining a signature guarantee is sometimes inconvenient. However, it is an important way for us to protect you against fraud.

The surety value of the signature guarantee must be equal or greater than the amount of your requested transaction. We will not accept a guarantee from a notary.

Medallion Signature Guarantee