

Lambda Chi Alpha

Zeta Iota Zeta Educational Foundation

Contribution Guidelines



Zeta Iota Zeta Educational Foundation is a 501(c)3

- Contributions are used to advance education
- Scholarships are awarded to support actives
- Funds forwarded to the House Corporation via a Grant Agreement
 - Used to establish educational area within the house
 - Ongoing operating costs for the educational areas

This allows for tax-deductible contributions
which can reduce your taxes!

Key Considerations When Making a Contribution

In 2025, you must itemize your deductions to receive a tax benefit

- If your expenses in 2025 exceed standard deductions of \$15,750 single, \$31,500 married filing jointly (slightly more if an individual is blind or over 65, see IRS guidelines), then itemize and reduce your taxes. Expenses include:
 - State and local income & property taxes up to \$40,000
 - Medical/dental expenses over 7.5% of Adjusted Gross Income
 - Mortgage/Home Equity Loan interest
 - Tax-deductible charitable contributions
- If expenses are not high enough to itemize, wait until 2026 to contribute and then you can reduce your AGI by up to \$1000 (\$2000 married)
- Contribute appreciated stocks directly to the Foundation and receive a deductions for the full value of the stock without paying capital gains tax

If you are at retirement age, there are additional considerations:

- At 70 ½ years of age you can make a Qualified Charitable Distribution directly from your Regular IRA and avoid recognizing income
 - Qualified Charitable Distributions are limited to \$108,000 this year
 - A QCD cannot be included in your itemized deductions
- In the year you reach 73 years of age you must begin taking Required Minimum Distributions from your Regular IRA, calculated based on your life expectancy, combined with the life expectancy of your spouse (if any).
 - The RMD increases your taxable income
 - A QCD counts towards your RMD, thereby reducing your taxes

As always, seek professional tax advice when considering options!

Lambda Chi Alpha

Zeta Iota Zeta Educational Foundation

How To Make A Contribution



Cash Contributions

1. Preferred Method: Send a Zelle Payment to zetaiotafoundation@gmail.com
2. Wire funds to our Schwab Foundation account:

Bank Name:	Citibank NA
Bank Address:	399 Park Ave, New York, NY 10022
Routing Number:	021000089
Account Number:	4055-3953
Account Name:	Charles Schwab Co. Inc.
For Further Credit To:	Zeta Iota Zeta Ed Foundation, 3358-3443
3. Make check payable to "Zeta Iota Zeta Educational Foundation" and send it to:

Zeta Iota Zeta Educational Foundation
PO Box 13129
Overland Park, KS 66282-3129

Stock/ETF Contributions

1. If transferring assets from your own Schwab Brokerage account, complete the form on the next page and submit to your broker.
2. If transferring from any other brokerage, use the information on the next page to complete the form your broker requires.
3. If you are making a Qualified Charitable Distribution from your IRA, each broker has a different form, but the information on the next page can usually help complete the required form.

Contact us with any questions or for any help in this process:

Richard Winter, ZI 542
richardrwinter@gmail.com
417-850-9931



- **Complete, sign, and fax to: 1-877-824-3726, Attention: Outgoing Transfers. Clients of investment advisors: Please return this form to your advisor.**
- Use this form to make Partial Transfers or charitable gift donations by transferring stocks, bonds, and/or mutual funds from your Schwab account to an individual or charitable organization account held at another financial institution.
- For donations to a Schwab Charitable™ account, please use the Contribute to Your Donor-Advised Fund Account form located on the Resources tab at www.schwabcharitable.org.

Schwab Account Number	Account Title/Registration
-----------------------	----------------------------

- ☒ **Charitable Gift** ☐ **Partial Transfer** (Not a charitable gift)

Please note: If you do not select Charitable Gift, this distribution will be processed as a Partial Transfer.

Charitable Organization or Individual Recipient Information. (If you are transferring mutual funds, contact the receiving institution to obtain delivery instructions.)

33583443	ZETA IOTA ZETA EDUCATIONAL FOUNDATION
Receiving Institution Account Number	Account Title/Registration

RICHARD WINTER	(417)850-9931
Contact Name at Charitable Organization or Name of Individual Recipient	Telephone Number

CHARLES SCHWAB	0164
Name of Receiving Institution	DTC Number (Required)

If you selected Charitable Gift above, your name will appear as the charitable gift donor unless you check the following box:

- ☐ I wish for this gift to be anonymous.

For each security listed, indicate either Purchase Date and Cost Per Share or Alternate Accounting Method.

[illegible]

If a specific lot is not available, we will apply your account's default accounting method. FIFO (first in, first out) is applied when the mutual fund is set to average cost. Please reference the Cost Basis Disclosure Statement for additional details.

*Only whole shares of equity/stock can be transferred (any fractional shares requested will remain in the account). Shares cannot be specified in a dollar amount.

For additional assets, please attach a spreadsheet.

4. Authorization to Transfer

Please accept this letter as authorization to transfer the above-listed security(ies) from my/our Schwab account to the designated individual or charitable organization listed above. Transfers made as a Charitable Gift are irrevocable. Shares will be transferred in kind and are not to be liquidated. I hereby release and discharge Schwab and its affiliates from any liability or claims in connection with the aforementioned instructions and agree to indemnify and hold Schwab harmless against any losses from any action, claim, or demand of any person based upon Schwab acting under these instructions.

Note: For a transfer from a Tenants in Common account, both Tenants must sign.

Signature(s) and Date(s) Required

X

Signature: Account Holder

Today's Date (mm/dd/yyyy)

Print Name

X

Signature: Additional Account Holder

Today's Date (mm/dd/yyyy)

Print Name

