

# Make a Tax-Smart Gift from your IRA

**SUPPORT OUR MISSION-SAVE ON TAXES!**

## Are you 70 ½ or Older?

You can make a powerful gift to our organization directly through *your Traditional IRA* ---enjoy significant tax savings.

This is called a *Qualified Charitable Distribution (QCD)*, and it's one of the smartest ways to give.

## What's the Benefit?

If you're age 73 or older, the IRS requires you to withdraw a **Required Minimum Distribution (RMD)** from your IRA every year--and pay taxes on it.

- ✓ Satisfy your RMD
- ✓ Avoid paying income tax on the
- ✓ Lower your taxable income --even if you don't itemize deductions
- ✓ Reduce taxes on Social Security and Medicare premiums

## Example-Let's say your RMD, is \$10,000 this year.

If you take it as income: you may owe up to \$2,400 in Tax

If you donate it as a QCD: You pay zero tax  
You support a cause you care about, and  
You still fulfill your RMD!

## What are the Rules?

<b>Age</b>	You must be 70 ½ or older
<b>Amount</b>	Up to \$105,000 per year (2024) limit
<b>Type of Account</b>	Up to \$105,000 per year (2024) limit
<b>Distribution</b>	Must go directly to the nonprofit (not to you first)

## ? HOW TO GIVE ?

- Contact your IRA administrator**
- Request a Qualified Charitable Distribution to:**  
[Nonprofit name]  
[Address]  
[Tax ID/EIN number]  
[Phone or email for contact]