

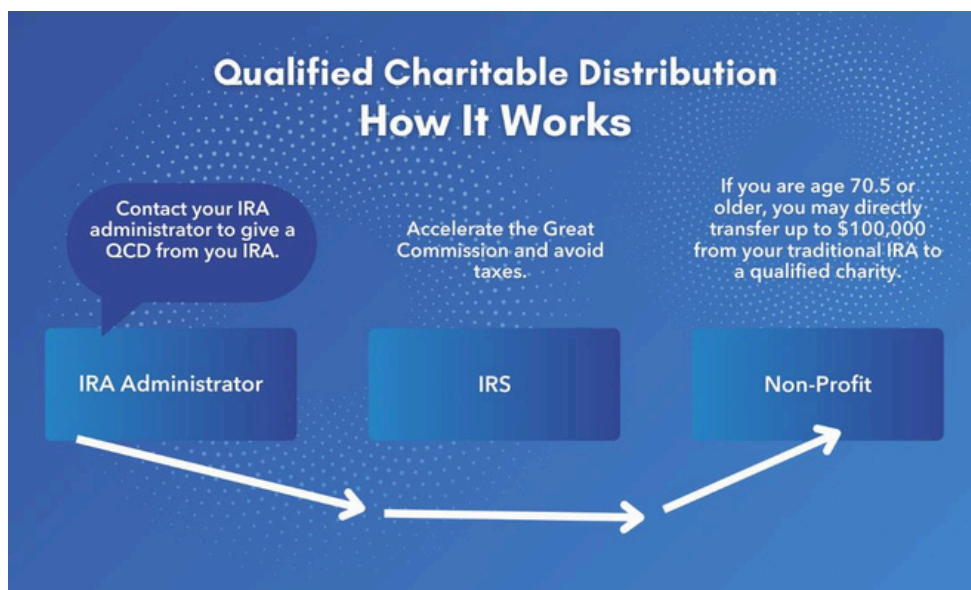


## Qualified Charitable Distribution

If you are 70½ years old or older, you can take advantage of a simple way to benefit a non-profit and receive tax benefits in return. You can give any amount up to \$105,000 per year from your IRA directly without having to pay income taxes on the money. This is known as a Qualified Charitable Distribution (QCD) and is commonly called the IRA charitable rollover.

### Benefits of a Qualified Charitable Distribution

- ❑ Avoid taxes on transfers of up to \$105,000 from your IRA
- ❑ Satisfy your required minimum distribution (RMD) for the year
- ❑ Reduce your taxable income, even if you do not itemize deductions
- ❑ Make a gift that is not subject to the 60% deduction limits on charitable gifts
- ❑ Help further the work and mission of the Kingdom



## **How Do I Give a QCD?**

Contact your financial advisor to see if this is a good option for you. If you choose to give a QCD, ask your advisor to send it to your designated charity.

## **If you give a QCD to Metro Maryland Youth for Christ...**

Let us know so we can thank you!

## **Contact us to learn more:**

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