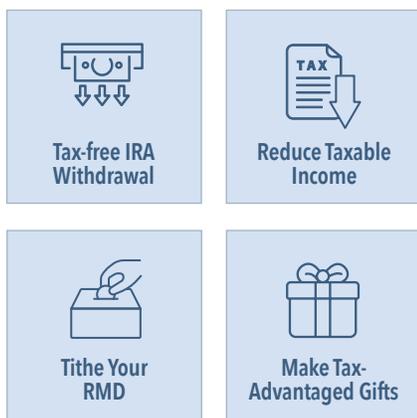


Retirement Assets

Giving retirement assets through a QCD or planned giving strategy helps support ministry in a tax-advantaged way.

Leverage your IRA assets to make a tax-advantaged contribution to the Foundation and support a cause you care about. By using an IRA charitable rollover (also known as Qualified Charitable Distribution, or QCD), individuals aged 70½ can transfer funds directly to the Foundation, potentially satisfying your Required Minimum Distribution (RMD). This option reduces taxable income and maximizes your generosity's impact. It aligns your financial and philanthropic goals while providing tax benefits. Consult your financial advisor to explore how an IRA charitable rollover can benefit you and your chosen causes.



Benefits of Retirement Assets Gifts

TAX-FREE IRA WITHDRAWALS. By using a Qualified Charitable Distribution (QCD), individuals 70½ or older may transfer IRA funds directly to charity, and avoid counting the withdrawal as taxable income. This allows for tax-efficient giving while maximizing charitable impact.

SATISFY YOUR REQUIRED MINIMUM DISTRIBUTION (RMD). A QCD may count toward your Required Minimum Distribution (RMD), helping you meet IRS requirements while directing funds to meaningful charitable causes and avoiding additional taxable income.



LOWER YOUR TAXES BY REDUCING YOUR ADJUSTED GROSS INCOME (AGI). Donating through a QCD could lower your Adjusted Gross Income (AGI), potentially reducing overall tax liability while allowing you to support the charities you care about most.

ENJOY TAX BENEFITS WITHOUT ITEMIZING. A QCD provides tax advantages even if you take the standard deduction, making it a simple and effective way to give without needing to itemize tax deductions.

USE RMD FOR TITHING & GIVING GOALS. Allocate some or all of your RMD for tithing or charitable giving, fulfilling your financial commitments while benefiting from potential tax savings.

MAKE SIGNIFICANT TAX-ADVANTAGED GIFTS. A QCD offers a way to make larger tax-efficient donations during your lifetime, allowing you to support causes you value while optimizing your financial and estate planning.

A Smarter Way to Give

Paul is 73 years old and has an RMD requirement of \$5,000 this year. He also faithfully tithes to his church. Rather than receiving his RMD, which would increase his taxable income for the year, he contacts his IRA administrator and instructs them to make a \$5,000 QCD gift to his church, directly from his IRA account. This meets his RMD requirement without adding to his taxable income, and fulfills a portion of his tithe to his church.



IS GIVING RETIREMENT ASSETS RIGHT FOR YOU?

1 Do you want to support ministry in a tax-efficient way?
Naming a charity as a beneficiary of your retirement assets allows those funds to pass tax-free to ministry, maximizing your impact.

2 Do you want to reduce the tax burden on your heirs?
Retirement accounts are often the most heavily taxed assets. Leaving them to charity can preserve more of your estate for family.

3 Are you looking for a simple way to create a lasting legacy?
A beneficiary designation is easy to set up and ensures your chosen ministry is meaningfully supported in the future.



Got Questions?

contactus@gbfoundation.org