

## Ways to Give: Qualified Charitable Distributions

A Qualified Charitable Distribution (QCD) allows individuals who are 70½ years old or older to donate up to \$100,000 total to one or more charities directly from a taxable IRA instead of taking their required minimum distributions.

- It's a smart way for individuals who don't/can't tax benefits from their charitable donations.
- QCDs are not included in taxable income.
- QCDs satisfy RMDs without increasing adjusted gross income, thus lowering or eliminating Social Security benefit taxation, Medicare premiums, alternative minimum tax, 3.8% investment surtax and medical expense deductions, or being bumped to a higher marginal tax bracket.



If you have questions or would like to donate appreciated securities, mutual funds, or make QCDs, please contact Sakis Salas at 636-866-6193. We also recommend that you consult your Financial/Tax Advisors for additional information