



# Qualified Charitable Distribution (QCD)

A Simple, Tax-Smart Way to Support Our Church

## What is a QCD?

A **Qualified Charitable Distribution (QCD)** allows you to give directly from your IRA to the church **without paying income tax on the distribution.**

## Who Can Use a QCD?

- You must be **age 70½ or older**
- The gift must come from a **traditional IRA**
- The funds must go **directly from your IRA to the church**

## Why Consider a QCD?

- ✓ **Tax-free giving** – the distribution is not counted as taxable income
- ✓ **Satisfies Required Minimum Distributions (RMDs)** which are now required at age 73
- ✓ **May help reduce:**
  - Income taxes
  - Social Security taxation
  - Medicare premium costs

## How to Make a QCD Gift

1. **Contact your IRA administrator**
2. Request a **Qualified Charitable Distribution**
3. Provide the following information:
  - **Church Name:** Our Savior Lutheran Church
  - **Mailing Address:** 14155 N Highway, Platte City, MO 64079
  - **Tax ID (EIN):** 43-1563644
4. Ensure the check is made **payable to the church** (Our Savior Lutheran Church)

## Important Notes

- The gift must be made **directly from your IRA** (not withdrawn first)
- You will receive an acknowledgment from the church.
- Your tax advisor can help you report your QCD properly.
- **If you have questions, please contact your IRA Administrator or your tax advisor.**

## A Faithful Way to Give

*“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” – 2 Corinthians 9:7*

Your generosity supports our mission of honoring and serving God by sharing Christ and helping others.

Thank you for considering this meaningful way to give.