



Qualified Charitable Distribution: Support St. John the Baptist through your IRA Required Minimum Distribution

You cannot keep money in your employer-sponsored retirement plan(s) indefinitely. Once you reach retirement, you will need to withdraw money from these funds annually. This is a great opportunity to begin or grow your philanthropic giving.

How It Works:

70½

WHO?

You can begin making qualified charitable contributions (QCDs) by 70 1/2. For those age 73+ these also count toward the year's required minimum distribution (RMD).

111k

WHAT?

You can give up to \$111,000 from your Traditional or Roth IRA. Married couples with separate IRAs can donate up to \$222,000 combined.



HOW?

Tell your financial advisor that you want to do a "QCD" to SJB. They can send your gift by check or wire. Please let the parish know your intentions.

BY 12/31

WHEN?

Act Now! Your gift must be completed by December 31st in order to receive the maximum benefits for this tax year.

Benefits For You:



IMPACT

Your gift will help SJB achieve our mission and serve our families and community. Help us make an immediate impact!



RMD

Each dollar of your donation will count towards your required minimum distribution for this tax year.



TAXES

You can exclude up to \$111,000 of your gift from your Federal Gross Income. QCDs don't require that you itemize, which means you may decide to take advantage of the higher standard deduction, but still use a QCD for charitable giving.

Please consult with your financial advisor or tax advisor about the tax treatment of this gift. In addition to the benefits of giving to charity, a QCD excludes the amount donated from taxable income, which is unlike regular withdrawals from an IRA. Keeping your taxable income lower may reduce the impact to certain tax credits and deductions, including Social Security and Medicare.

For more information: Joseph Gonzalez, Director of Development • (717) 235-2156 Ext. 227 • jgonzalez@sjbnf.org

Avoid Taxes and Support St. John the Baptist!

What is a Qualified Charitable Distribution (QCD)?

A Qualified Charitable Distribution (QCD) is a tax-free donation made directly from an Individual Retirement Account (IRA) to a qualified charity (like St. John the Baptist), available to individuals who are 73 years old or older, where the distribution amount is not included in the donor's taxable income and can count towards their required minimum distributions (RMDs) if applicable; allowing you to give to St. John the Baptist directly from your retirement funds without incurring taxes on the donation!

What are the requirements for 2026?

- You don't have to wait until age 73 to get started! You can start a QCD strategy at age 70 ½. Contact your tax advisor to get started today!
- Distribution must be made from an IRA (not a 401(k), 403(b), etc.)
- The distribution can be made to any organization classified as 501c(3) (like St. John the Baptist). You can make a QCD to more than one charity.
- The contribution must be made directly from your IRA to the parish. You can't withdraw the money first, and then write a check.
- Inform St. John the Baptist that the contribution is coming so we can send you a confirmation. You will need this confirmation for your tax records.
- The IRS Form 1099R that you receive from your IRA custodian will NOT indicate that part of your distribution was a QCD.
- The distribution must occur by December 31st to qualify for the current tax year.
- The maximum amount of all charitable distributions may not exceed \$111,000 for 2026.

What are the benefits to me?

- A QCD is deductible on your income tax, up to the amount of your RMD - even if you no longer itemize deductions.
- A QCD reduces your income and may save you taxes.
- If your income is in the 12% tax bracket, making a QCD of \$1,000 could save you \$120 in taxes.
- You have the satisfaction of supporting your favorite charity (like St. John the Baptist)!
- In effect, you (and not the government) get to decide how to spend some of your tax money.



How can I make a contribution to St. John the Baptist?

- Contact Joseph Gonzalez, Director of Development at (717) 235-2156 Ext. 227 or jgonzalez@sjbnf.org and let him know you want to make a QCD. Joseph will tell you the name, address and other information that must be used by your IRA custodian on the check.
- You tell him how the money is to be directed (Sunday Offering, Diocesan Annual Campaign). If including other charities, please ask how the check should be made out.
- Contact your IRA custodian and tell them you want to make a Qualified Charitable Distribution. Give them the name and address. Do NOT withhold any federal income tax.
- You will receive a letter from St. John the Baptist acknowledging your gift.
- Place this letter with your important papers and give it to your tax advisory next year.
- Please contact your tax advisor for additional guidance.

