

How to Make Tax-Free Donations to Charities From Your IRA

If you're approaching age 70½ and have a traditional Individual Retirement Account (IRA), the IRS requires you to begin taking Required Minimum Distributions (RMDs). These withdrawals count as income—and are typically taxable. But there's a way to give to causes you care about and reduce your tax burden: by making a Qualified Charitable Distribution (QCD).

Here is how QCDs work, who's eligible, and how to get started.

What Is a Qualified Charitable Distribution?

A Qualified Charitable Distribution is a way for individuals age 70½ or older to donate directly from their IRAs to qualified nonprofit organizations. The funds go straight from the IRA to the charity. Therefore, the amount does **not count as income** and may satisfy part or all of your Required Minimum Distribution.

TAX CODE REQUIREMENTS:

- You must be 70 ½ or older at the time of the distribution.
- QCD distributions cannot exceed \$108,000 per year, per individual.
- The distribution must be made directly by an IRA custodian.
- You cannot receive any goods or services in return for the gift.

How you benefit

- Your distribution is tax-free.
- You can satisfy all or part of your required minimum distribution.
- You can satisfy outstanding pledges with an IRA distribution.

How it Works

1. Instruct your IRA custodian to distribute assets directly to Christian Camps Inc. dba Deerfoot Lodge (EIN: 14-6017995). Many providers offer a simple form for this process.
2. Notify Deerfoot Lodge so that we can properly acknowledge your gift and provide any documentation you may need.
3. Gifts should be made to Christian Camps Inc. dba Deerfoot Lodge (EIN: 14-6017995).
4. Please direct gifts to: Deerfoot Lodge, PO Box 228, Speculator, NY 12164