

HOW CAN I GIVE THROUGH MY IRA OR REQUIRED MINIMUM DISTRIBUTION (RMD)?

MAKE A TAX-SMART GIFT THAT HONORS THOSE WHO SERVED

If you're age 70½ or older, you're eligible to make a **Qualified Charitable Distribution (QCD)**—a voluntary direct gift from your IRA to a nonprofit like Welcome Home.

If you're age 73 or older, the IRS may require you to take **Required Minimum Distributions (RMDs)** annually. A QCD can count toward your RMD while avoiding income tax.

WHAT IS AN RMD?

RMDs apply to traditional IRAs and many workplace retirement plans like 401(k)s and 403(b)s. Annual withdrawal amounts based on your account balance and IRS life expectancy factors.

Example:

- IRA Balance: \$100,000
- Age: 73
- IRS Factor: 26.5
- Required Withdrawal: \$3,773.58 - must be withdrawn by December 31, but it can be donated directly to Welcome Home.



WHY GIVE FROM YOUR IRA?

<i>Satisfy Your RMD</i>	<i>Avoid Income Tax</i>	<i>Directly Help Veterans</i>
Donate directly to a qualified nonprofit and count it toward your required minimum distribution.	A Qualified Charitable Distribution (QCD) is not counted as taxable income, up to \$100,000 per year.*	Your gift provides shelter, employment support, and vital services for those in need.

HOW TO MAKE A QUALIFIED CHARITABLE DISTRIBUTION (QCD)

<i>Contact your IRA administrator</i>	<i>Notify our team</i>	<i>Feel good</i>
Ask them to make a distribution directly to Welcome Home, Inc.	Let us know your gift is on the way so we can properly acknowledge your support.	Your retirement savings just became a powerful tool for change.

What You'll Need

Receiving Organization: Welcome Home, Inc.

Tax ID (EIN): 43-1372670

(573) 443-8001 | welcomeveterans.org/IRA-giving

*Consult your financial or tax advisor to determine if a QCD fits your strategy.

Your RMD can become a lifeline for a veteran.