



## Using Required Minimum Distributions (RMD) to Make Qualified Charitable Distributions (QCD) to CUMC - 2026

**If you are 70½ or older, you may be required to take a Required Minimum Distribution (RMD) from your retirement accounts. One beneficial option is to donate all or part of your RMD directly to the Christ United Methodist Church through a Qualified Charitable Distribution (QCD). This allows you to support our ministry through a legacy gift (or through your regular pledge) while potentially reducing your taxable income. Donating your RMD in this way can be a simple, tax-efficient way to make a meaningful contribution to CUMC's future (or current) work. If you're interested in learning more or making a donation, please contact the Finance Committee Chair, Natalie Swirdovich, for assistance. CUMC is grateful for all support.**

**Below are detailed instructions, based on the RMD Guidelines by The Mid-Atlantic Faith Foundation (MAFF), for making an RMD donation to CUMC via a QCD.**

### 1. Check Eligibility for RMDs

- Ensure you are over the age at which you are required to take RMDs from your Traditional IRA, 401(k), or other eligible retirement accounts.

Birth Date	Applicable RMD Age
Before July 1, 1949	70 1/2
July 1, 1949 - 1950	72
1951 - 1959	73
1960 or later	75

- Confirm that you have a qualifying retirement account from which you must take RMDs.

### 2. Understand Qualified Charitable Distributions (QCDs)

- The IRS allows individuals 70½ or older to donate up to \$111,000 per year from their IRA directly to a qualified charity (including a church) as a Qualified Charitable Distribution (QCD). (QCDs cannot be made from a 401(k), but you may want to consider a rollover from your 401(k) to an IRA so you can take advantage of QCDs.)
- A QCD can help satisfy your RMD requirement without counting as taxable income.

### 3. Contact Your IRA Custodian

- Reach out to the Custodian of your IRA, i.e., the financial institution holding your IRA, and ask if they facilitate QCDs to charities, including churches.
- Most custodians offer a form to initiate the QCD, which will include details about the charity and the amount you wish to donate, and many custodians enable online requests for QCDs.

#### **4. Initiate the QCD**

- Complete the necessary paperwork or online form with your IRA custodian to initiate the donation. You will need to provide:
  - The name and address of Christ United Methodist Church
  - The donation amount (up to the RMD or \$108,000.)
  - Your instructions for the transfer. Qualified Charitable Distributions must go directly from your IRA to CUMC or have a check made out to CUMC sent to your address for presenting to CUMC.

#### **5. Ensure the RMD is Met**

- Your RMD will be reduced by the amount of the QCD, so be sure to calculate how much of your RMD you want to donate.
- If you donate more than your RMD, the excess is still considered a QCD and counts toward the \$111,000 annual limit.

#### **6. Avoid Taxable Income**

- By donating the RMD directly to CUMC via a QCD, the distribution is excluded from your taxable income, meaning you won't pay income tax on the donated amount.
- The QCD doesn't count as a taxable distribution on your tax return, helping you lower your taxable income and potentially reduce your tax burden.

#### **7. Obtain Documentation**

- Keep documentation of the donation from both the IRA custodian (confirming the distribution to CUMC) and CUMC (confirming receipt of the donation.)
- You'll need these records for your tax filing and to ensure everything is properly documented.

#### **8. Report the Donation on Your Tax Return**

- When filing your taxes, ensure the QCD is properly reflected. You don't need to include the QCD amount as income on your tax return, but you should keep a record of the distribution.
- Your IRA custodian will typically report the distribution on IRS Form 1099-R, but you will not report the donated amount as income.

#### **Key Benefits:**

- **Tax Savings:** The QCD reduces your taxable income, which could help lower your overall tax liability.
- **Satisfy RMD:** The QCD counts toward your RMD requirement, helping you meet the IRS mandate.
- **Avoid Impacting Itemized Deductions:** Since the QCD is not included in taxable income, you don't need to itemize deductions to benefit from it.

You are advised to work with a tax advisor to ensure the donation is properly handled and that it complies with IRS rules.

## For More Information on Legacy Giving

For more information on using RMDs to make QCDs and other charitable gifts with tax savings benefits, please contact your legal, financial and/or tax advisor. If you would like to learn more about other legacy giving options to benefit Christ United Methodist Church, please call the Mid-Atlantic Faith Foundation at 888.341.3299. All discussions are held in the strictest confidence.

## Planned Giving - Information Resource

Learn More About Planned Giving at: <https://midatlanticfoundation.org/>

*The information provided by Christ United Methodist Church is for general informational purposes only and should not be considered legal, financial, or tax advice. We assume no liability for its accuracy or completeness, and we strongly encourage individuals to consult with qualified legal, financial and/or tax advisors to ensure they have the most up-to-date and applicable guidance for their specific circumstances.*

Christ United Methodist Church is a 501(c)(3) organization. Our Tax ID(EIN/TIN) is 52-1105161. If you have any questions, please call us at 410.381.6329 or [send us a message](#) (admin@cumcobic.org.)