



IRA CHARITABLE ROLLOVER/QCD

Many ministry partners have seen the benefits of contributing from a traditional IRA by using a qualified charitable distribution (QCD) to ***accelerate the Great Commission through tax-free giving.***

A QCD IS A DIRECT TRANSFER FROM YOUR TRADITIONAL IRA TO A QUALIFIED CHARITY LIKE CRU.

At age 70 ½ or older, you can transfer up to \$111,000* directly from an IRA to a qualified charity, like Cru, each year and avoid triggering an income tax. At age 73, this transfer may also count toward your required minimum distribution (RMD) for the year. A married couple with separate IRAs may each transfer as much as \$111,000 annually.

**Check with your professional advisor for how much of your QCD will satisfy your RMD.*

BENEFITS

Giving from your traditional IRA using a QCD:

- Tax-free giving
- May satisfy your RMD
- Lowers your taxable income
- Simple and efficient
- Allows immediate ministry impact!

HOW TO MAKE AN IRA ROLLOVER/ QUALIFIED CHARITABLE DISTRIBUTION (QCD):

- 1 Contact the IRA Custodian and let them know you want to make a QCD. Often, there is a form on their website you can fill out to initiate the process.
- 2 Notify Cru by emailing IRA@cru.org with your desired gift designation
- 3 Accelerate the Great Commission through your smarter generosity!

PLEASE REACH OUT WITH ANY QUESTIONS. WE LOOK FORWARD TO SERVING YOU.



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www.crufoundation.org • hello@crufoundation.org
Accelerating the Great Commission through *smarter generosity.*

Cru Foundation provides information and assistance related to estate design and gift planning. Communications with our staff are not intended as, nor should they be construed to be, legal or tax advice and are offered for educational purposes only. You should seek legal and/or tax advice from your professional advisors prior to making any planned gift.