TABLE
feeding local kids

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Give from Your IRA. Make a Lasting Impact.

A Tax-Smart Way to Support Our Mission

If you're age 70½ or older, you can make a **Qualified Charitable Distribution (QCD**) directly from your IRA to support our mission. A QCD may reduce your taxable income. And, if you're taking **Required Minimum Distributions (RMDs)** - which generally start at 73 or 75 years old - can satisfy all or part of your annual requirement.

To verify age requirements for QCDs, please visit here.

To verify age requirements for RMDs, please visit here.

We advise that you please consult your financial, tax, or legal advisor regarding your specific circumstances and the tax benefits associated with charitable giving.

What is a Required Minimum Distribution (RMD)?

A RMD is the minimum amount the IRS requires you to withdraw each year from certain tax-deferred retirement accounts once you reach the applicable age. Accounts Subject to RMDs

- Traditional IRAs
- Traditional 401(k) plans
- 403(b) plans
- 457(b) plans
- SEP IRAs
- SIMPLE IRAs
- Profit-sharing and other defined contribution plans

Your first RMD is generally due by April 1 of the year after you reach your required beginning age. Annual distributions are due by December 31 each year thereafter.

Why Make a QCD?

Making a QCD offers several potential benefits:

- Reduce your taxable income by excluding the distribution from your federal taxable income.
- Lower your Adjusted Gross Income (AGI), which may provide additional tax advantages.
- Receive these tax benefits even if you don't itemize deductions.

How Does It Work?

Making a QCD is easy.

1. **Contact your IRA custodian**. Request a Qualified Charitable Distribution from your IRA.
2. **Direct your gift to our organization.** The funds must be transferred directly from your IRA to our organization. For reference, TABLE's tax ID number is 26-1471735.
3. **Change lives.** Your gift supports our mission while providing potential tax advantages for you.

Who Is Eligible?

You can make a Qualified Charitable Distribution if:

- You are 70½ or older on the date the distribution is made.
- The gift is made directly from your IRA to a qualified charitable organization.
- There is no upper age limit for making a QCD.