

A Simple Guide to Charitable IRA Rollovers

A practical resource to help you understand Qualified Charitable Distributions, work with your IRA administrator, and complete your gift with confidence.

Your legacy can extend healing and hope for generations to come.

Christian hospitals and clinics often serve communities where access to dependable healthcare is limited.

MBF strengthens Christian healthcare ministries through Organizational Impact, Clinical Impact, and Spiritual Impact so healing endures and the hope of Jesus is extended.

A charitable IRA rollover may allow you to support this work while meeting your required minimum distribution in a tax-wise way.

Why consider a charitable IRA rollover?

A qualified charitable distribution (QCD) may help you:



Satisfy your required minimum distribution (RMD)

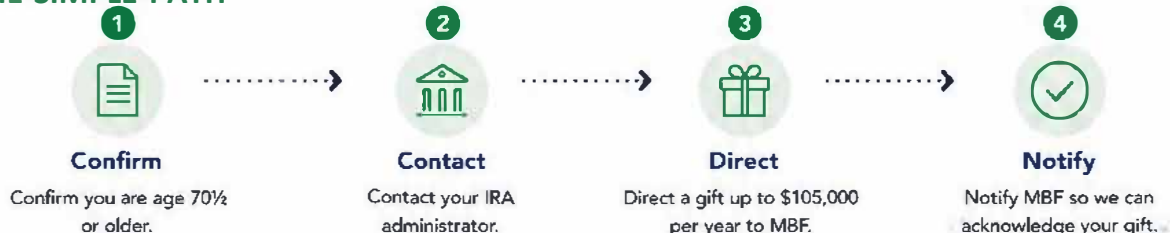


Reduce taxable income



Strengthen healthcare that endures and extend the hope of Jesus

THE SIMPLE PATH



KEY THINGS TO KNOW



You must be age 70½ or older.

The QCD can count toward your required minimum distribution.



Gifts must be made directly from your IRA.

Distributions must be payable to MBF and cannot be made to you first.



The annual limit is \$105,000 per person.

Married couples may give up to \$210,000 total if each spouse has a separate IRA.



The QCD is not taxable income.

The distribution generally will not be included in your taxable income, even if you do not itemize deductions.

Note: Please consult your tax or financial advisor regarding your specific situation.



We are here to help.

Whether you are exploring your options or ready to make a gift, MBF's team can help you take the next step with confidence.

FREQUENTLY ASKED QUESTIONS

Does a charitable IRA rollover provide a tax benefit?

Yes. The amount of your QCD may be excluded from your taxable income, even if you do not itemize deductions.

Can I still take my required minimum distribution?

Yes. A QCD can satisfy all or part of your required minimum distribution.

Can I name MBF as a beneficiary of my IRA?

Yes. Naming MBF as a beneficiary can be another meaningful way to leave a lasting legacy.

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