



# ADDITIONAL WAYS TO GIVE

## WHAT IS IT?

A Qualified Charitable Distribution (QCD) is also known as an IRA Charitable Rollover. It is a charitable gift made by the owner of an IRA directly to the qualified charity. You must be 70 1/2 years of age or older and can exclude up to \$108,000 from your taxable income annually.

Generally, any amounts taken out of their tax-deferred Individual Retirement Account (IRA) will be included in their taxable income. By using a QCD, you bypass taxable income, benefitting both you and your church or favorite ministry. If you don't need any portion of your RMD or you regularly give to your church or favorite ministry, you should consider making those gifts from your IRA.

## ADVANTAGES:

- While you will not receive an income tax deduction, you can satisfy all (or a portion) of your Required Minimum distribution (RMD) while excluding the amounts distributed to ministry from your taxable income.
- By reducing your income, you have the potential to lower your Medicare premiums.

## LET US KNOW:

If you decide to make an IRA charitable rollover gift through the Foundation to your church or favorite ministry, please contact the Foundation. It is common for IRA custodians to send a check without any indication as to the source of the gift. If we are expecting your gift, we can deliver it according to your instructions. Charitable rollover gifts can *ONLY* be made from an IRA. Please contact the Foundation on how you can benefit from the IRA Charitable Rollover/Qualified Charitable Distribution.

# QCD

(QUALIFIED  
CHARITABLE  
DISTRIBUTION) OR  
IRA CHARITABLE  
ROLLOVER

## HOW DO I GET STARTED?

### 01

Start by contacting your IRA custodian, inform them that you would like to make a "qualified charitable distribution." Many custodians will provide you with a form to use to complete your gift. If your custodian does not have a form and asks for written instructions, please contact the Arkansas Baptist Foundation. The Foundation can provide you with a sample letter you can use.

### 02

After you have completed your form or letter provide it to your IRA custodian.

### 03

Once your IRA custodian has received your instructions, they will send your gift to the Foundation, your church, or favorite ministry.

## CONNECT WITH US.

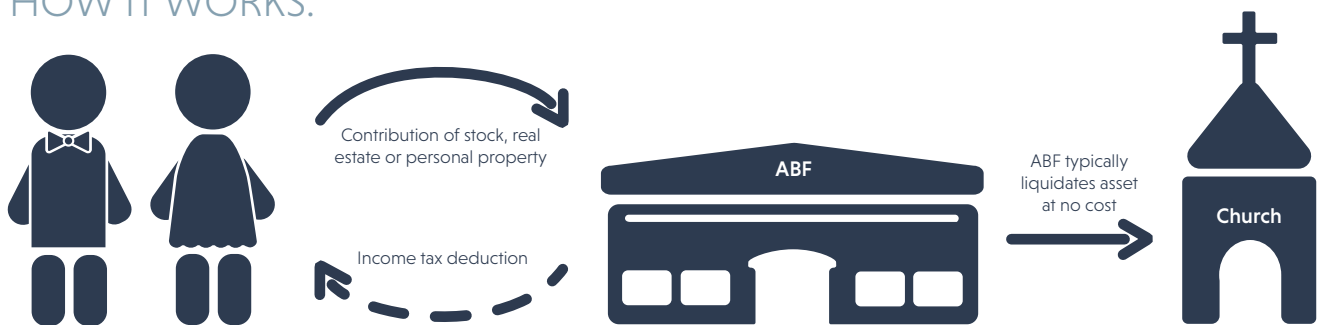
ABF.ORG | 501.376.4791 EXT. 5907 | INFO@ABF.ORG

# NON-CASH GIFTS

## WHAT IS IT?

Making a charitable gift of appreciated stocks, bonds, mutual funds, real estate, or other personal property is easier than one may think. Making this kind of non-cash gift may be the most tax-effective way for you to give to your church or favorite ministry(ies).

## HOW IT WORKS:



## ADVANTAGES:

### Financial Securities

- Charitable income tax deductions can become savings on your next tax return.
- Gifting an asset instead of selling typically avoids capital gains tax.
- Gifting an asset instead of a cash gift gives the opportunity for some to give larger gifts.

### Real Estate and Other Personal Property

- Eliminate property ownership expenses.
- Receive an income tax deduction from the fair market value of the property or sale value.
- Avoid capital gains tax by giving property instead of selling.

## HOW DO I GET STARTED?

- If you are making a gift of real estate or other personal property, please contact the Foundation for next steps.
- If you are making a gift from a brokerage or investment account, your gift is typically made electronically.
- For instructions on how to transfer securities from your account to ours, so your gift can be sent to your selected church(es) or ministry(ies), please scan the qr code below or visit [abf.org/stockgifting](http://abf.org/stockgifting).



To request free copies of any of our  
resources please contact us at:

info@abf.org  
501-376-4791, ext. 5909



To view a digital PDF of the full Estate & Gift Planning Guide  
visit: [abf.org/resources](https://abf.org/resources) or scan the QR code.



501-376-4791, ext. 5907 | ABF.ORG  
10 Remington Drive | Little Rock, AR 72204

*Additional Ways To Give is a publication of the Arkansas Baptist Foundation.*

*All photos, copy, and logos used with permission. Reproduction in whole or in part without permission is strictly prohibited. This guide is intended only for general, informational purposes and does not constitute legal or investment advice and nothing written in this document constitutes a binding relationship between the reader and the Foundation in any form. The reader should consult qualified legal and/or tax counsel to determine how laws apply to specific situations.*

*Pursuant to the rules of professional conduct set forth in Circular 230, as promulgated by the United States Department of the Treasury, nothing contained in this communication was intended or written to be used by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer by the Internal Revenue Service, and it cannot be used by any taxpayer for such purpose. No one, without our express prior written permission, may use or refer to any tax advice in this communication in promoting, marketing, or recommending a partnership or other entity, investment plan or arrangement to any other party.*