A Tax-Smart Way to Support

St. John Neumann Catholic Church

Qualified Charitable Distributions from Your IRA

A Qualified Charitable Distribution (QCD) lets you transfer funds directly from your IRA to St. John Neumann, a recognized tax-exempt charitable organization, without counting the distribution as taxable income — even if you don't itemize your deductions.

Who Can Contribute?

- You are age 70½ or older at the time of the transfer.
- You hold a Traditional, Rollover, or Inherited IRA. (401(k)/403(b) plans and active SEP or SIMPLE IRAs don't qualify directly.)
- The gift is sent directly from your IRA custodian to St. John Neumann — it never passes through your hands.
- As a Catholic parish, St. John Neumann is automatically recognized by the IRS as a tax-exempt charitable organization, so it's eligible to receive QCDs.

Why Give This Way?

Exclude up to $111,000

per individual ($222,000 for married couples) from taxable income in 2026.

Satisfies your RMD

the distribution counts toward your Required Minimum Distribution, if you have one.

No itemizing required

you get the tax benefit even if you take the standard deduction.

How to Make a QCD — In 5 Steps

1. Confirm you're 70½ or older and decide which IRA and how much you'd like to give.
2. Contact your IRA custodian and ask them to process a Qualified Charitable Distribution (some custodians offer IRA checkbook access).
3. Instruct them to make the gift payable directly to “St. John Neumann Catholic Church” and mail it to the parish — never to you personally.
4. Complete the Letter of Intent on the next page and send a copy to your IRA administrator and to the parish office.
5. Make sure your custodian completes the transfer by December 31 for it to count in that tax year.

Questions? We're happy to help.

Anna Sciandra, Business Manager
(803) 788-0811 • asciandra@sjnchurch.com

The information provided is not tax or legal advice. Please consult your tax advisor or IRA administrator about your specific situation.

LETTER OF INTENT

IRA QUALIFIED CHARITABLE DISTRIBUTION

I plan to make a Qualified Charitable Distribution (QCD) from my IRA.
(PLEASE PRINT)

Name: ____

Address: ____

City, State, Zip: ____

Phone: ____

Email: ____

Please accept my gift of $ ____

to St. John Neumann Catholic Church, Columbia, SC

Information to Provide to Your IRA Administrator

Please make the check payable to St. John Neumann Catholic Church and mail it to: St. John Neumann Church | 721 Polo Road | Columbia, SC 29223. In the memo field, please write your name and one word how you would like your gift applied, i.e. "Offertory".

A Few Reminders

- The gift must go directly from your IRA custodian to the parish — if you receive the funds first, it will not qualify as a QCD.
- You must be 70½ or older at the time of the transfer.
- The 2026 annual QCD limit is $111,000 per individual ($222,000 for married couples, each from their own IRA).

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