Lord, Renew
Your Church

Instructions for Making a Qualified Charitable Distribution (QCD) from an IRA

Donors who are 70-1/2 years and older can make a Qualified Charitable Distribution (QCD) from their IRAs to an eligible non-profit organization, like the Archdiocese of Saint Paul and Minneapolis. By federal law, QCDs up to a maximum of $108,000 per year can avoid taxation.

To make a QCD from an IRA:

1. **Donors must advise their IRA administrator of their intent** to make a Qualified Charitable Distribution (QCD) to the Archdiocese of Saint Paul and Minneapolis **and specify the amount they wish to donate**.
2. **The IRA administrator will prepare a check** for the QCD payable to the "Archdiocese of Saint Paul and Minneapolis" and send it to:

   Archdiocese of Saint Paul and Minneapolis
   777 Forest St
   St Paul, MN 55106

3. **Donors should notify Jean Houghton, Office of Mission Advancement forthcoming gift** at lordrenewyourchurch@archspm.org and include your parish, the amount of the gift, and the issuing entity.

Please Note:

- **Some IRA Administrators mail QCD checks to the donors directing the gift.** In this case, donors should forward QCD checks to the Archdiocesan address listed above for processing.
- **By federal law, individuals 73 years old and older are required to take a specific amount from their IRA each year.** This Required Minimum Distribution (RMD) is taxable. QCDs may come from the donor's RMD.
- **Some IRA accounts require an additional step in the above process.** The IRA Administrator will advise what the donor needs to do.

Please contact the campaign office with any additional questions at lordrenewyourchurch@archspm.org or 651-251-7700. This information is not intended as legal, accounting or other professional advice. For assistance in gift planning, please consult an attorney and financial advisor.