



*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  
PO Box 7118  
Kensington, CT 06037-9924

- 3. Donors should notify Jean Houghton, Director of Mission Advancement of the forthcoming gift** at [HoughtonJ@archspm.org](mailto:HoughtonJ@archspm.org) or 651-291-4540 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.
- **QCD gifts are acknowledged with a special letter** that confirms the Archdiocese’s eligibility to receive QCDs and that no goods or services were provided in exchange to the donor.
- **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 Jean Houghton with any additional questions at [HoughtonJ@archspm.org](mailto:HoughtonJ@archspm.org) or 651-291-4540. This information is not intended as legal, accounting or other professional advice. For assistance in gift planning, please consult an attorney and financial advisor.*