

# Giving From Your IRA:

## A TAX-WISE WAY TO SUPPORT GLOBAL MISSIONS

### A Powerful Way to Give in Your Retirement Years

For our faithful partners aged 70.5 and older, your traditional IRA is one of the most strategic and tax-efficient assets you can use for charitable giving. Making a Qualified Charitable Distribution (QCD) is a simple way to direct your pre-tax retirement funds to support the advancement of the gospel for the Great Commission.

#### What is a Qualified Charitable Distribution (QCD)?

A QCD is a direct transfer of funds from your IRA custodian to a qualified charity like SEND International. It is a special provision in the tax law that allows you to give from your pre-tax assets.

#### What are the Benefits of a QCD?

- **Satisfy Your RMD:** The amount you give via a QCD (up to the annual limit) counts toward your Required Minimum Distribution (RMD) for the year.
- **Avoid Taxable Income:** Because the gift goes directly to the charity, the distributed amount is excluded from your adjusted gross income. This can be a significant benefit, potentially reducing your Medicare premiums and the amount of Social Security that is subject to tax.
- **Make a Simple, High-Impact Gift:** It's a straightforward process that allows you to make a significant gift to the mission without affecting your cash flow.

**Legacy in Action Gifts** from our partners' IRAs have an immediate and powerful impact. Last year, a QCD from a faithful supporter provided the immediate funds for our crisis response team to evacuate a missionary family from a volatile region, ensuring their safety and allowing their ministry to continue.

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### How Do I Make a Gift from My IRA?

- **Step 1:** Contact your IRA administrator or custodian to request a Qualified Charitable Distribution. Most administrators have a specific form for this purpose.
- **Step 2:** Instruct them to make the distribution directly payable to "**SEND International of the United States, Inc.**"
- **Step 3:** Provide them with our organization's information:
  - **Charity Name:** SEND International of the United States, Inc.
  - **Address:** 27555 Executive Drive, Suite 225, Farmington Hills, MI 48331
  - **Tax ID (EIN):** 41-0713904

Please ask your administrator to include your name on the check or in the memo line so we can properly acknowledge your generous gift.

**Disclaimer:** The information in this guide is not intended as legal or tax advice. We encourage you to consult with your own professional advisor for advice on your individual situation.



### Questions? Please contact

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