



St. Peter's Parish

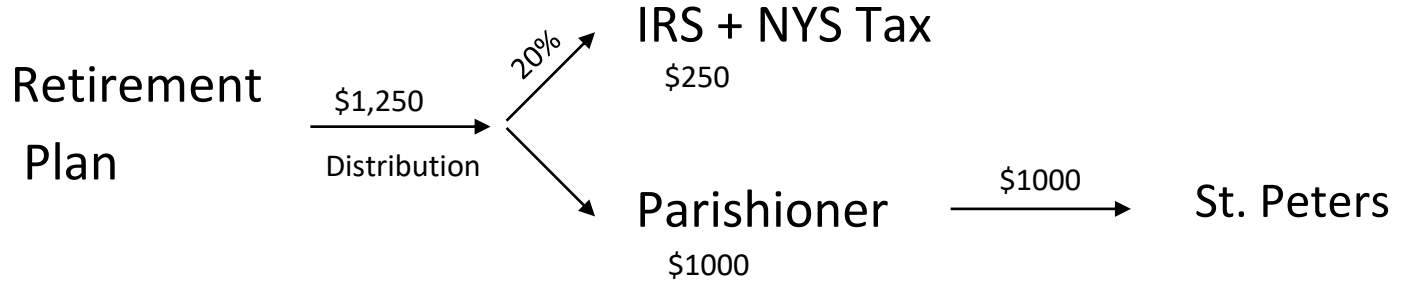
“Giving Smarter Initiative”

Part 1: Qualified Charitable Distributions

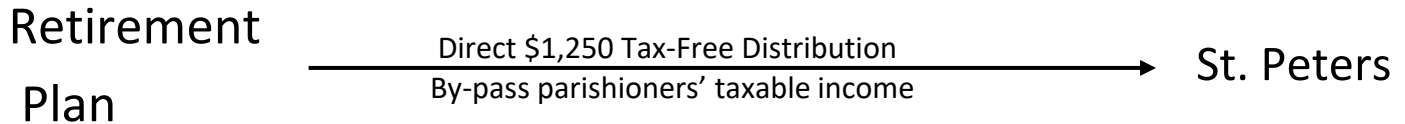
Qualified Charitable Distribution Rules

- Available to parishioners who are 70 ½ years or older.
- Up to \$100,000 per calendar year.
- Must distribute directly from your retirement plan to qualified charity (St. Peters).
- Must be completed by December 31st of the calendar year to meet that year's Required Minimum Distribution.

Qualified Charitable Distribution Example



IRS + NYS Tax



Parishioner

Qualified Charitable Distribution Benefits

- Can potentially lower the Parishioners taxable income, marginal tax rate, & tax on social security benefits, and can possibly reduce effects of phaseouts, etc.
- The Qualified Charitable Distribution can be used to satisfy the Parishioners annual Required Minimum Distribution.
- By using the Qualified Charitable Distribution, the Parishioner can effectively increase their contribution by redirecting the taxes due on their retirement distribution directly to St. Peters.

How to make a Qualified Charitable Distribution

- Contact your financial advisor, broker, custodian, or bank to ask them to do this for you
- Have them mail the check directly to :

Saint Peter's Church
200 North James Street
Rome, NY 13440
- Designate your donation to “general collections” or to your preferred restricted account (i.e. - Window Fund, Hope Appeal, etc.)

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