



MAXIMIZING YOUR IRA FOR YEAR-END SUPPORT OF BELLEFAIRE JCB

Make a difference today & save on taxes when you support Bellefaire through your IRA

If you are 70½ or older, you can make a Qualified Charitable Distribution (QCD) directly from your IRA to Bellefaire, tax-free.

2025 QCD Limit

- You can give any amount (up to a maximum of \$108,000) per year from your IRA directly to a qualified charity such as Bellefaire
- QCDs reduce taxable income, even if you don't itemize
- Your tax-free gift may help lower Medicare premiums and reduce your Social Security tax

For Donors Age 73+

- A QCD can satisfy all or part of your Required Minimum Distribution (RMD)

How to Give

- Funds must be sent directly from your IRA custodian to Bellefaire

Year-End Deadline

- Gifts must arrive at Bellefaire by **December 31**
- If using IRA check-writing, mail by December 20 to allow time for processing

Legacy Gift

- You may designate Bellefaire JCB as a beneficiary of your IRA, any amount left passes tax-free.

This information is not legal or financial advice. Consult your tax professional for guidance.

For more information about supporting Bellefaire, please contact:

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