

Seniors Can Reduce Their Taxes

For 2025, the IRS allows seniors aged 70 ½ or older to make a QCD, Qualified Charitable Distribution, of up to \$105,000 from their IRA.

The QCD reduces the taxable income from your return allowing you to make a charitable contribution, meet the minimum distribution requirements and reduce the amount of your gross income.

QCD's are a great way to donate. Not only do they count toward required minimum distributions, but the distribution is completely tax-free. That means you can still take the standard deduction on your taxes instead of itemizing to get the charitable contribution deduction. As a result, you could save even more on your tax bill.

Please consider this option if you are 70 ½ or older. We always encourage you to check with your financial advisor or brokerage firm, they will have the forms to submit.

If you decide to give using your IRA required distribution you can give your financial advisor our information:

Youth for Christ

Fed ID 94=1707530

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