

Would you like to include Unity House in your will, make a larger charitable gift than you could if you donated cash AND reduce your taxes? If so, you must follow the rules carefully:

1. **How QCDs Work:** A charitable IRA rollover or qualified charitable distribution (QCD) allows individuals who are taking their RMD (usually 70½ years old or older*) to donate any amount (no more than \$100,000 total) to charities directly from a taxable IRA instead of taking their RMD. As a result, donors may avoid being pushed into higher income tax brackets and prevent phaseouts of other tax deductions, (and other limitations; please ask your accountant).

The value of charitable gifts that can be deducted from a tax return usually ranges from 20-60% of a donor's adjusted gross income. This AGI-based limit does not apply to QCDs, allowing donors to make larger gifts. For these reasons, a QCD can potentially enable a donor to give a bigger charitable gift than they could if they just donated cash or other assets.

2. **How to do it:** It takes just three distribution steps to give retirement assets: (1) Find the form on your IRA custodians website, (2) Fill out the form naming Unity House of Cayuga County, Inc. as recipient using our tax info (below), (3) Mail the form in.

Legal Name:
Unity House of Cayuga County, Inc.

Tax ID or EIN #16-1081372
NY State Charities registration #02-35-31