

# GIVING TO CREATION JUSTICE MINISTRIES THROUGH A QUALIFIED CHARITABLE DISTRIBUTION FROM YOUR INDIVIDUAL RETIREMENT ACCOUNT

## Giving to Creation Justice Ministries through a Qualified Charitable Distribution from your Individual Retirement Account

Request a Qualified Charitable Distribution Form from your IRA Custodian

An individual older than 70 ½ can make a tax-saving donation through a Qualified Charitable Distribution. Charitable donations from your Individual Retirement Account (IRA) will not be taxed. Money that would otherwise be spent on paying taxes can support the work of Creation Justice Ministries. This donation will not increase your gross income or subject other forms of income to increased taxation. Furthermore, the donation from your IRA will balance your required Minimum Distribution so you will not pay taxes on additional income. To start this process, request a Qualified Charitable Distribution form from your IRA custodian.

#### Where Your Donation Goes

It is important for all donors to note Creation Justice Ministries is a fiscally sponsored organization. We are very grateful that the Division of Homeland Ministries of the Christian Church (Disciples of Christ) supports our ecumenical mission by providing fiscal sponsorship services as a membership donation to Creation Justice Ministries.

All donations supporting Creation Justice Ministries' work go to the charitable organization: Division of Homeland Ministries. It should be called to the attention of/designated for: Creation Justice Ministries project. The Division of Homeland Ministries' tax ID number is 35-1290911.

#### Let Creation Justice Ministries Know the Donation is On the Way

To ensure Creation Justice Ministries staff knows to look for and confirm your donation's arrival, please email info@creationjustice.org with the subject line: IRA Donation. Include information in the body of the email about the expected amount and approximate date the donation should arrive. Or, you may call: 202-827-3975. If you have any question along the way, do not hesitate to reach out to our team.

### Example of How to Give Through your Individual Retirement Account

Charlotte is 75 and has an Individual Retirement Account. This year, she is choosing to support Creation Justice Ministries in her charitable giving plans. Charlotte learned that if she withdrew the donation money from her IRA first, and then later donated it, she would have to pay taxes on the funds she withdrew to make the donation. Charlotte learns that charitable donation deductions made directly from her IRA are not reported as taxable income. Because of this, she decides she should donate directly from her IRA. This ultimately allows Charlotte to make a larger donation, and also save on tax payments.

As a first step, Charlotte contacts her IRA custodian and requests a Qualified Charitable Distribution form. When she fills out the form, she indicates her desire to donate to the charitable organization: Division of Homeland Ministries. She fills out that the Qualified Charitable Distribution should be called to the attention of: Creation Justice Ministries project. Charlotte's form includes the choice to either: 1) mail the check to her address, so she can forward it to Creation Justice Ministries, or 2) to have her IRA custodian send the check directly. She opts to do the latter, having her IRA custodian mail the check to the Creation Justice Ministries office at: 110 Maryland Avenue NE #203, Washington, DC 20002.

Once Charlotte has turned in her Qualified Charitable Distribution form, she emails the Creation Justice Ministries staff at info@creationjustice.org with the subject line "IRA Donation" to let them know when to anticipate the donation's arrival. This ensures Creation Justice Ministries' staff can confirm receipt of the donation, then process a donation receipt in a timely fashion.