

IRA QUALIFIED CHARITABLE DISTRIBUTIONS

Johnson Ferry Baptist Church

We exist to help people find truth, belonging, and purpose in Jesus.

IMPORTANT: Contact us BEFORE instructing your IRA custodian.

What is an IRA QCD?

If you're age 70½ or older, you can make tax-free charitable distributions directly from your IRA to Johnson Ferry (up to \$100,000 annually). Your gift advances our mission while providing significant tax benefits.

Benefits of IRA QCDs

- **Tax-free distribution** - Excluded from your taxable income
- **Satisfies RMD** - Counts toward Required Minimum Distribution
- **Lower AGI** - May reduce taxes on Social Security and Medicare premiums
- **No itemization required** - Benefit even if you don't itemize
- **Immediate impact** - Helps people find truth, belonging, purpose right now

Eligibility

- Age 70½ or older
- Distribution from traditional IRA
- Direct transfer to church (not to you first)
- Up to \$100,000 per year

How to Make an IRA QCD

1. Contact Joe Shadden FIRST

Email: joe.shadden@jfbc.org | Phone: 770.973.6561

2. Contact your IRA custodian

Request a Qualified Charitable Distribution sent directly to Johnson Ferry Baptist Church.

3. Check made payable to church

The check must be payable to Johnson Ferry Baptist Church (not to you).

4. Email Joe with details

Let us know the amount and expected timing.

5. Receive acknowledgment

We'll send you an acknowledgment letter for your tax records.

Important: QCD must be completed by December 31 to count for the current tax year. Plan ahead - transfers can take 2-4 weeks.

Questions?

Joe Shadden

Senior Director of Finance

joe.shadden@jfbc.org

770.973.6561

955 Johnson Ferry Road, Marietta, GA 30068

Johnson Ferry Baptist Church does not provide tax advice. Please consult your tax advisor regarding your eligibility and the tax treatment of QCDs in your specific situation.