

SACRED HEART OF JESUS  
CATHOLIC CHURCH AND ACADEMY  
130 KEATING DRIVE · WINCHESTER, VA 22601

## IRA QUALIFIED CHARITABLE DISTRIBUTION

A Qualified Charitable Distribution (QCD) is an opportunity to make a gift from your traditional Individual Retirement Account (IRA). The QCD limit for 2026 is \$111,000 per individual.

### Avoid paying Income Tax

Beginning at age 70 ½, IRA owners can make an impact in a ministry you love and at the same time reap significant tax benefits. Using your IRA can be tax advantageous because gifts from your IRA directly to a charity are not subject to ordinary income tax.

### Satisfy your Required Minimum Distribution (RMD)

Beginning at age 73, IRA owners are typically subject to a taxable Required Minimum Distribution (RMD). Funds you transfer to a charity with a Qualified Charitable Distribution can help satisfy your RMD but are not counted as taxable income.

### Your IRA distribution must

Come directly from the administrator of your IRA to the diocese.  
You cannot receive the funds first.

### Example:

Assume you are 73 years of age or older and your required minimum distribution for the year, which you are required to take by December 31, is \$25,000.

You make a \$25,000 Qualified Charitable Distribution (QCD) to the parish designating your gift be split with \$10,000 going to support the parish, \$10,000 to SASH, and \$5,000 to support Sacred Heart Academy.

The QCD satisfies your \$25,000 Required Minimum Distribution (RMD) for the year.

While the \$25,000 distribution is generally not tax deductible, your tax benefit comes from excluding the \$25,000 from your annual gross income.

*Please contact the administrator of your IRA with any tax or account-specific questions.  
Please complete the form on the reverse and return to [office@sacredheartwinchester.org](mailto:office@sacredheartwinchester.org).*

# LETTER OF INTENT

## IRA QUALIFIED CHARITABLE DISTRIBUTION

Please complete this form for IRA gifts. For further assistance, contact the parish business office at [office@sacredheartwinchester.org](mailto:office@sacredheartwinchester.org) or 540-662-5858.

I plan to make a Qualified Charitable Distribution (QCD) from my IRA.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mobile #: \_\_\_\_\_ Email: \_\_\_\_\_

Parish Name/City: \_\_\_\_\_

Please accept my gift of \$ \_\_\_\_\_

To be credited to Sacred Heart of Jesus Church (Tax ID #54-0547102) to benefit:

Parish Offertory  SASH \_\_\_\_\_

Sacred Heart Academy  Maintenance \_\_\_\_\_

Comments: \_\_\_\_\_

Please email this completed form to [office@sacredheartwinchester.org](mailto:office@sacredheartwinchester.org)

### Instructions for the administrator or your IRA:

Checks payable to:  
Sacred Heart of Jesus Catholic Church  
130 Keating Drive  
Winchester, VA 22601

EIN Tax ID #54-0547102