



## MAKE A TAX-FREE GIFT THROUGH YOUR IRA

### WHAT IS A QUALIFIED CHARITABLE DISTRIBUTION (QCD)?

A QCD allows individuals aged 70½ and older to donate directly from their Individual Retirement Accounts (IRAs) to Women for a Healthy Environment. By doing this, you can make a meaningful impact while potentially avoiding income taxes on the distribution.

### BENEFITS OF QCDs:

- Tax Advantages: QCDs can satisfy your Required Minimum Distribution (RMD) without increasing your taxable income.
- Support Our Mission: Your gift directly helps us create healthier environments for families and communities, ensuring that everyone has access to safe air, water, and spaces.
- No Financial Burden: You can contribute without affecting your cash flow or incurring additional taxes, as QCDs are not included in your taxable income.

### HOW TO MAKE A QCD:

1. **Contact Your IRA Custodian:** Inquire about their process for initiating a QCD.
2. **Specify Your Gift:** Request that the funds be sent directly to Women for a Healthy Environment.
  - Tax ID Number: 47-2651553
  - Legal Name: Women for a Healthy Environment
  - Address: 7371 Thomas Blvd, Pittsburgh, PA 15208
3. **Notify Us:** After initiating your QCD, please contact us to ensure we can properly acknowledge and allocate your generous gift.

### QCD AMOUNTS:

You and your spouse can each donate up to \$105,000 per year from your IRAs, maximizing your impact while enjoying the tax benefits.

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