

If you're age 70½ or older, you can make your generosity go further through a Qualified Charitable Distribution (QCD) from your Individual Retirement Account (IRA). This simple giving option allows you to make a direct gift to Wesley United Methodist Church tax-free, while also satisfying your Required Minimum Distribution (RMD) if you're age 73 or older

What Is a Qualified Charitable Distribution (QCD)?

A QCD lets you transfer funds directly from your IRA to a qualified charity like Wesley United Methodist Church. The amount you give is excluded from your taxable income.

Why It's a Smart Way to Give

- **Tax advantages:** QCD gifts are not included in your income, which may lower your overall tax burden—even if you don't itemize deductions.
- **Fulfills your RMD:** Once you reach age 73, the IRS requires you to withdraw a certain amount (your RMD) each year. A QCD can count toward that required distribution.
- **Maximize your impact:** Because your gift goes directly from your IRA to the church, every dollar supports Wesley's mission without being reduced by taxes.
- **Simple and flexible:** You can designate your gift to operations, building use, missions, or another ministry close to your heart. You may also choose to divide your gift among multiple funds.

How to Make a QCD Gift

1. Contact your IRA administrator to request a QCD be sent directly to:

   Wesley United Methodist Church
   1212 W. Calhoun St.
   Macomb, IL 61455
   Tax ID #37-0727986
2. Be sure your name and address are included with the gift so we can properly acknowledge your generosity.
3. Let us know your gift is on the way and if you'd like it directed toward a specific ministry area or fund.

For more information or sample language to share with your financial advisor, contact: Lauren Merritt, Financial & Business Manager, at 309-575-3420 or finance@macombwesleyumc.com