



IRA Charitable Distributions

Many donors 70 1/2 or older support St. Joseph Catholic Community and other charities by making qualified charitable distributions from their IRA. To qualify, the IRA administrator must make the distribution directly to the charity. Some IRA administrators offer checkbooks that allow donors to write checks to initiate the transfer of funds from the IRA to the charity.

Donors who plan to make a qualified charitable distribution in 2019 using an IRA checkbook should be aware that the gift date is not established by check delivery or by the postmark date; rather it's the date when the IRA administrator transfers funds from the IRA.

The time it takes for the IRA administrator to transfer the funds may vary. Donors who wish to make a gift to St. Joseph in 2019 are encouraged to do so as soon as possible, and to contact their plan administrator to ensure the gift will be completed by December 31, 2019.

**Generosity is a Wonderful Gift Made Possible by God.
Thank You and Christmas Blessings!**

St. Joseph Catholic Community does not provide legal or tax advice. Donors should consult their own professional tax advisor before making a gift.

Visit www.stjosephparish.com/give for more information.