

# REQUIRED MINIMUM DISTRIBUTION ALTERNATIVES



## Did you know...

Rolling over part of your IRA's required minimum distribution as a gift to the Pediatric Cancer Research Foundation. can help reduce your tax bill and make a difference for PCRf for generations to come.

If you are 70 1/2 years old or older, you can direct up to \$100,000 from your IRA to the Pediatric Cancer Research Foundation this year — but your gift must be made before Dec. 31.

### Gift Benefits:

- Make a difference for kids fighting cancer
- Counts toward your RMD and is not taxed as income
- Easy — complete QCD (Qualified Charitable Distribution) form from your IRA administrator

**A charitable IRA rollover is an easy gift to make that will have a lasting impact for PCRf.**



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## Frustrated by Required Minimum Distribution (RMD) Rules?

- You must withdraw a portion of your IRA each year based on your age
- You must pay income tax on the portion you withdraw
- You will be penalized if you fail to withdraw your RMD

By taking a distribution from your IRA this year, you will likely pay more in taxes and may even reach a higher tax bracket. However, there is another option for your IRA withdrawal. While you must withdraw a certain amount of money from your IRA each year, the **IRA charitable rollover** allows you to lower the amount you pay on your income tax and still meet your RMD.

Rolling over part of your IRA's required minimum distribution to the Pediatric Cancer Research Foundation can help reduce you tax bill and support the future of our cancer warriors.