



CHRIST CHURCH
SIERRA MADRE

Finish Strong 2025:
A Tax-Savings Strategy

Christ Church Family,

You've put in the work, saved thoughtfully, and now you're ready to give back. But with the standard deduction set so high—\$15,750 for individuals and \$31,500 for couples in 2025—you might wonder, *"How can I change lives for the better and reduce my tax burden at the same time?"*

Based on your age, there is a Required Minimum Distribution that you can make directly from your traditional IRA. This strategy lets you use pre-tax dollars and avoid income tax on the donated amount—up to \$108,000 per year for a single tax payer and \$216,000 for joint filers. Plus, it can satisfy your Required Minimum Distribution depending on your age. It's a smart approach if you don't need all that IRA income, and it's ideal if you're taking the standard deduction (check with your financial advisor or tax professional).

When you give directly from your IRA to Christ Church Sierra Madre, you're bypassing income tax altogether. No deductions needed, no fuss—just a clear, powerful way to make an impact without the tax burden.

How to Give from Your IRA to Christ Church Sierra Madre:

1. **Contact Your IRA Custodian:** Reach out to the financial institution managing your IRA and let them know you'd like to make a Qualified Charitable Distribution (QCD). Provide them with the following information about Christ Church Sierra Madre:

Legal Name: Christ Congregational Church Sierra Madre

Address: 193 W. Sierra Madre Blvd. Sierra Madre, CA 91024

Tax ID (EIN): 95-1758198

2. **Specify the Amount:** Inform your IRA custodian of the amount you'd like to donate (up to \$105,000 per year).

3. **Ensure the Check Is Made Payable to Christ Church Sierra Madre:** For the gift to qualify as a QCD, the funds must be transferred directly to the church and not pass through your personal accounts.

4. **Notify Christ Church Sierra Madre:** To ensure proper acknowledgment of your gift and to let us know how you'd like it to be used, please contact our Bookkeeper, Irene Sias.

Email— irene@christchurchsm.org Phone— (626) 355-3566 ext.113.

5. **Keep Records for Tax Purposes:** Your IRA custodian will provide documentation of the QCD. Retain this for your records and to confirm the transaction qualifies for tax benefits.