

# Let your IRA work for Messiah

*I can do all things  
through him who  
strengthens me.*  
- Phil 4:1



SEE WHAT  
**YES**  
CAN DO

If you have an IRA and you are over age 70 ½, you are required to take a Required Minimum Distribution (RMD) each year whether you want it or not. This creates taxable income to you. However, the tax code allows you to transfer funds from your IRA directly to a qualified charity like Messiah Lutheran Church. This transfer can be applied toward your RMD and thus avoid a taxable distribution to you. You cannot receive a charitable deduction for this transfer because you do not receive the funds as taxable income.

If you are interested in this effective way to use your IRA to support your favorite charity, or have questions about this provision of the tax code, contact Messiah's Financial Secretary, Doug Ruecker, 360-903-4416, or talk to the custodian of your IRA. This can be a Win/Win—a win for the ministries of Messiah and a win for you.