

Use Your Required Minimum Distribution to Make an Impact

If you are age 73 or older, you may be required to take a Required Minimum Distribution (RMD) from your Individual Retirement Account (IRA) this year. RMDs are treated as taxable income, which can increase your overall tax burden.

One smart way to give is through a Qualified Charitable Distribution (QCD). This allows you to direct funds from your IRA, up to \$111,000 in 2026, directly to ministries like Iron Rose Sister Ministries. A QCD can satisfy your RMD while potentially reducing your taxable income and helping you make a greater Kingdom impact.

QCDs are available to individuals age 70½ and older. When you give through a QCD, the funds are transferred directly from your IRA to the ministry. Even if you do not itemize deductions, you can make a significant impact without increasing your taxes.

Your generosity helps Iron Rose Sister Ministries continue equipping women to grow in their relationship with God and connect with one another in meaningful ways around the world. Gifts like these make a lasting Kingdom impact.

If you have general questions about using your RMD to support Iron Rose Sister Ministries, how QCDs work, or other legacy giving options, you are welcome to reach out to Ted Hackney, our Planned Giving Advisor, at ted@ironrosesister.com. He can provide information and assist with the process.

Thank you for your faithful partnership in this ministry.

Iron Rose Sister Ministries does not provide legal, tax, or financial advice. Please consult your professional advisor regarding your specific situation.

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