



# IRA

## Qualified Charitable Distribution (QCD) and Required Minimum Distribution (RMD) Gift Instructions

If you are 70.5 or older and want to lower the income tax consequences from traditional or rollover non-Roth IRA distributions, the Foundation for the Diocese of Helena welcomes the use of an IRA Qualified Charitable Distribution (QCD) to make your gift directly to the Foundation. A QCD will reduce or even eliminate the income tax ordinarily due on an IRA's required minimum distribution at 73 years of age and older.

Here's how to give:

1. Contact your IRA custodian to make a gift from your IRA to the Foundation.  
They will ask for the Foundation's address:  
PO Box 1729 Helena, MT 59624, *and*  
Tax ID#: 81-0449307
2. Your IRA funds will be directly transferred to the Foundation by your IRA custodian.  
Please designate your gift to benefit your parish, the Diocese or a favorite ministry.
3. **IMPORTANT:** *Please ask your IRA custodian to include your name on any gifts made, along with the endowment you wish to support so we can appropriately attribute your gift.*
4. Please note that IRA charitable rollover gifts do not also qualify for a charitable deduction since your taxable RMD is reduced dollar for dollar by the QCD.

If you have questions, we would love to hear from you  
406-389-7050 or [foundation@dohmt.org](mailto:foundation@dohmt.org).