



YOUR GENEROSITY CHANGES LIVES

As we enter the season of gratitude and generosity, there are many meaningful ways to support the programs of St. Vincent de Paul of Baltimore. Recent changes under the **SECURE Act 2.0** have created new opportunities for charitable giving, particularly for donors who are age 70½ and older and wish to use their retirement assets to make a gift. These strategies can maximize philanthropic impact and have potential tax advantages for 2026.



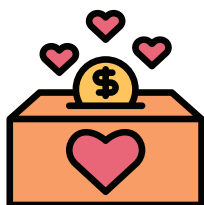
QUALIFIED CHARITABLE DISTRIBUTIONS (QCDs)

One of the most popular charitable giving tools available today is the **Qualified Charitable Distribution (QCD)**. If you

are **age 70½ or older**, you may transfer funds directly from your IRA to SVDP. For the tax year 2026, eligible donors may give up to \$111,000 annually through QCDs. These distributions are generally excluded from taxable income and may also satisfy all or part of a Required Minimum Distribution (RMD).

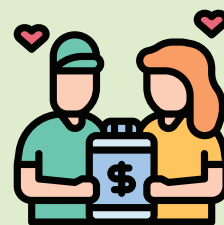
Key advantages to utilizing a QCD include:

- Reduction of taxable income
- Fulfills Required Minimum Distribution obligations
- Creates an immediate impact



A NEW OPPORTUNITY: THE LEGACY IRA GIFT

One of the most exciting provisions introduced by SECURE Act 2.0 is the ability to make a one-time charitable gift from an IRA to create lifetime income. Known informally as a **Legacy IRA Gift**, this provision allows individuals age 70½ and older to make a one-time transfer from their IRA to fund a **Charitable Gift Annuity (CGA)** for SVDP. The annual inflation-adjusted limit is approximately \$55,000 in 2026.

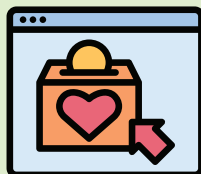


By transferring funds directly from your IRA to set up a charitable gift annuity, you can:

- Receive fixed lifetime payments to secure your financial future
- Satisfy your charitable goals directly through the distribution
- Support our mission with the remaining funds after your lifetime
- For donors who wish to support SVDP while also securing predictable income, this strategy can provide the best of both worlds.

CHARITABLE GIFT ANNUITIES: GIVE BACK WHILE RECEIVING INCOME

A Charitable Gift Annuity offers a unique combination of generosity and financial security.



Through a gift annuity, you make a charitable contribution and, in return, receive fixed payments for life. At the conclusion of the annuity, the remaining funds are used to support SVDP. This approach may be especially attractive if you are:

- Seeking a dependable income stream
- Looking to make a significant commitment to SVDP and create a lasting legacy



LEAVING A LEGACY THROUGH YOUR ESTATE

Not every impactful gift needs to be made during your lifetime. Many supporters choose to include SVDP in their wills, trusts, retirement plans, or beneficiary designations. Planned gifts allow donors to leave a lasting legacy while potentially preserving assets during their lifetime. Examples include:

- Naming SVDP as a beneficiary of an IRA
- Including a charitable bequest in your will
- Establishing a charitable trust
- Utilizing life insurance policies to support future charitable work



As you consider your year-end charitable plans, we encourage you to consult with your financial, tax, or legal advisor about which giving strategies may be right for you. To learn more about charitable giving opportunities that benefit both you and SVDP, please contact us at giving@vincentbaltimore.org or 443-689-1939.