



Lunch Break | Charitable Distributions

How It Works:

- You can donate up to \$108,000.00 through Qualified Charitable Distributions.
- The funds must be paid directly to a qualified charity.
- You can use less than your full Required Minimum Distribution for the donation.
- You must take the remaining distribution amount yourself.
- You should inform your tax preparer that you did a Qualified Charitable Distribution.

Who Can Participate:

- Traditional IRA owners who are at least 70 1/2 years old can make Qualified Charitable Distributions.
- Married couples filing jointly can each use the Qualified Charitable Distribution rule if they have separate Individual Retirement Accounts.

If this feels a little too good to be true, we invite you to [read more on the IRS site](#). As always, we encourage you to consult with your financial advisor.

Thank you for considering Lunch Break as the beneficiary of your RMD gift!

For questions on monetary donations, please contact Jill Gwydir at jgwydir@lunchbreak.org or 732-747-8577, ext. 3107