



Giving Through Your IRA

Support Medical Motor Service while lowering your tax bill

If you are age 70½ or older, you can make a special type of gift to Medical Motor Service directly from your IRA. This gift is called a Qualified Charitable Contribution (QCC). It is one of the most tax-efficient ways to give.

Key Terms

Required Minimum Distribution (RMD): At age 73, the IRS requires you to withdraw a set amount each year from your IRA. These withdrawals are taxable.

Qualified Charitable Contribution (QCC): A direct gift from your IRA to Medical Motor Service. Starting at age 70½, you can send money straight to MMS and it does not count as taxable income.

Consulting with a tax or financial advisor can help determine the best strategy for your specific situation.

How QCCs and RMDs Work by Age

Age Range	RMD Required?	QCC Allowed?
70½ to 72	No	Yes
73 and older	Yes	Yes

If you are age 70½ to 72, you can make tax-free gifts to MMS through a QCC before you are required to take RMDs.

If you are 73 or older, you can direct some or all of your RMD to MMS through a QCC. This satisfies your RMD while avoiding taxes on that amount.

Example

Mary is 74. Her RMD for the year is \$15,000.

- She gives \$10,000 directly to MMS as a QCC.
- She takes \$5,000 as a regular distribution.

The full \$15,000 counts toward her RMD, but only \$5,000 is taxable. Mary lowers her tax bill and helps MMS provide rides for people with disabilities and special needs.

Why This Matters

Most retirees no longer itemize deductions, so normal gifts may not reduce taxes. A QCC completely bypasses taxable income, making it one of the most effective ways to give.

How to Make a QCC

1. Contact your IRA custodian (such as Fidelity, Vanguard, or Charles Schwab).
2. Tell them you want to make a Qualified Charitable Contribution to Medical Motor Service.
3. Provide this information:
 - a. Medical Motor Service of Rochester and Monroe County Inc.
 - b. EIN: 16-0743080
 - c. Address: 608 Clinton Avenue S, Rochester, NY 14620
 - d. Checks must be payable directly to Medical Motor Service.
4. Notify MMS so we can track and thank you properly.

Annual Limits

You can give up to \$100,000 per person, per year through QCCs. Married couples with separate IRAs can each give up to \$100,000.