



# ROLLING HILLS COMMUNITY CHURCH

1810 COLUMBIA AVENUE, SUITE 100, FRANKLIN, TN 37064  
615.861.3663 | ROLLINGHILLS.CHURCH

## Rolling Hills Community Church - Giving Through A Traditional IRA

### What are the benefits of giving through my Traditional IRA?

- Giving through your Traditional IRA can help you satisfy all, or part, of your Required Minimum Distribution.
- The amount given does not count as taxable income and can help put you into a lower tax bracket.

### What is a Required Minimum Distribution?

- People who hold IRAs are required to take money out each year, currently beginning at age 73—even if they do not need, or even want, the funds. This necessary withdrawal of funds is called a Required Minimum Distribution.
- Required Minimum Distributions are calculated each year based on a person's life expectancy, as deemed by the IRS.
- Required Minimum Distributions from a Traditional IRA increase a person's taxable income. This income increase can potentially push a person into a higher income tax bracket.
  - More taxable income = more taxes paid to the IRS

### What is a Qualified Charitable Distribution?

- Giving through your IRA is known as a Qualified Charitable Distribution. It is a tax-free direct transfer of money from your Traditional IRA account to a qualified charity, like Rolling Hills.
  - Qualified Charitable Distributions can potentially enable a person to give a bigger charitable gift than they could if they just donated cash or other assets.

### Do I qualify to give a Qualified Charitable Distribution?

- If you are at least 70.5 years old and have money in your own IRA or an inherited IRA, then you can give tax-free through a Qualified Charitable Distribution.

### How much can I give through a Qualified Charitable Distribution?

- It depends on your Required Minimum Distribution, but the maximum is \$108,000 for an individual and \$216,000 for a married couple with separate IRAs.
  - Example #1:
    - If a person's Required Minimum Distribution is \$10,000 for the year, then their maximum annual tax-free contribution through their IRA is \$10,000.
  - Example #2:
    - If a person's Required Minimum Distribution is \$500,000 for the year, then their maximum annual tax-free contribution through their IRA is \$108,000.

### How do I give a Qualified Charitable Distribution?

- Please give your IRA Administrator the following information:
  - Rolling Hills Community Church  
1810 Columbia Ave, STE 100, Franklin, TN 37064  
EIN: 32-0029492  
Bank Name: Legends Bank  
Bank Address: 310 North First Street, Clarksville, TN 37040  
Account Name: RHCC- Operating Account  
Account #: 10033736  
Routing #: 064108443



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## Tips when giving a Qualified Charitable Distribution:

- Understand that Qualified Charitable Distributions are made directly from your IRA custodian to Rolling Hills Community Church.
  - In other words, to remain tax-free under the rules for a Traditional IRA, the money must be a direct transfer from your Traditional IRA to Rolling Hills Community Church. An IRA custodian can either send an electronic transfer of funds or a check directly to the charity.
- Many retirement plan administrators do not notify charities of designations, so it is very important to let Rolling Hills know of your gift. Please email [johnrobert.linscomb@rollinghills.church](mailto:johnrobert.linscomb@rollinghills.church) or call 615-558-4512 if you decide to make a gift.

## Can I give appreciated stock from a Non-IRA Account to satisfy my Required Minimum Distribution?

- No. It is not possible to use appreciated stock from a taxable brokerage account to satisfy the Required Minimum Distribution from an IRA. If your appreciated stock is in a taxable brokerage account, donating it can still provide a valuable tax benefit. But you will still need to satisfy your Required Minimum Distribution separately.

## Can I give Appreciated Stock from my IRA to satisfy my Required Minimum Distribution?

- You can give appreciated stock from an IRA to satisfy your Required Minimum Distribution.
- This option allows you to avoid capital gains tax and still potentially lower your taxable income.

## How can I give Appreciated Stock from my Traditional IRA to meet my Required Minimum Distribution?

- Select appreciated stocks held for over one year.
- If you have a broker, provide your broker with the following information. If you do not have broker, input the following information:
  - Name of Receiving Firm: Raymond James
  - Account Name: Rolling Hills Community Church
  - Receiving Acct #: 450HR110
  - DTC#: 0725

## What if I inherit a Traditional IRA?

- People who inherit an IRA from a Non-Spouse must empty the IRA account within 10 years, with annual RMD's starting in the year after death if the original owner was already taking RMD's. Otherwise, the whole balance must be gone by the end of the 10th anniversary year.
- Surviving spouses have more flexibility, often becoming the "designated beneficiary" and potentially rolling the inherited IRA into their own IRA.

## The One Big Beautiful Bill Act

- The One Big Beautiful Bill Act, signed into law by President Donald J. Trump on July 4, 2025, creates a permanent "above-the-line" charitable deduction for non-itemizers starting in the 2026 tax year.
- Key Provisions for Non-Itemizers:
  - Deduction Limit: Non-itemizing individuals can deduct up to \$1,000 for cash contributions, and married couples filing jointly can deduct up to \$2,000.
  - Eligible Contributions: This deduction applies only to cash contributions made directly to qualifying public charities.
  - Mechanism: The deduction is taken "above-the-line" (as an adjustment to income), meaning it reduces your Adjusted Gross Income (AGI) and is available even if you take the standard