

A Smart Gift. A Full Belly. A Changed Life

Maximizing Their Impact: How the Joneses Used Their IRA for Good

By Angie Thompson

John and Betty Jones have always believed in giving back to their community. As longtime supporters of ABC Nonprofit—a local agency that helps fight childhood hunger—they wanted to do more than donate. They wanted to make a lasting difference.

That difference showed up in the form of Eli.

Eli is seven. Until recently, he often came to school tired, distracted, and hungry. His teachers noticed that he struggled to focus and often kept to himself. But everything began to change when Eli's family enrolled in ABC's weekend meal program—sending home kid-friendly, nutritious food every Friday. Suddenly, Eli didn't have to worry where his next meal would come from. He smiled more. He raised his hand in class. He even made new friends. Food security gave him confidence—and his childhood back.

“When we heard about Eli's story,” Betty said, “we knew we wanted to help kids just like him, not just today, but for

years to come.”

That's when the Joneses learned about Qualified Charitable Distributions (QCDs)—a way to donate directly from their IRA without increasing their taxable income.

“As retirees, we wanted to give in a way that was both meaningful and financially smart,” John shared. “Using our IRA to support ABC was a win-win.”

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By making a QCD, the Joneses were able to:

- Meet their Required Minimum Distribution (RMD)
- Avoid added taxable income
- And most importantly, fuel a mission they care deeply about

“For us, it just made sense,” Betty added. “It was a way to invest in a child's future—and in our community's future, too.”



Thanks to generous donors like the Joneses, ABC Nonprofit continues its mission to ensure no child goes to bed hungry. Because when kids like Eli are fed, they can grow, thrive, and dream again.

Considering a QCD gift?

If you're age 70½ or older, talk with your financial advisor to see if a QCD is right for you. You can give up to \$100,000 per year directly from your IRA to a qualified nonprofit—tax-free and full of impact. Consult a tax professional for applicable rules.

NOTE: Please consult your legal or financial advisor regarding charitable giving strategies are appropriate for your personal circumstances.

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