

Tax Advantaged Donations

Raise funds for the Leukemia & Lymphoma Society's
battle to cure blood cancer

Questions or need help?

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If you are aged 70-1/2 or older ...

... You may be able to donate to either of two (2) AYC qualified charitable organizations and **SAVE** money on taxes. It's a win-win!

Standard IRA:

- If you have a standard IRA (not a Roth IRA), you must take a "required minimum distribution" (RMD) withdrawal from your IRA before Dec-31st.
- Your RMD amount is fully taxable as income UNLESS you take some or all of your RMD as a "Qualified Charitable Distribution" (QCD) made to a qualifying charity, such as the Leukemia and Lymphoma Society (LLS) and the Arizona Sailing Foundation (ASF). The QCD must be taken at the same time as the RMD.
- Please consider making a year-end tax donation to one or both organizations.

December 31st Deadline:

- To qualify, you must make take the Required Minimum Distribution, and make the Qualified Charitable Distribution, before Dec-31st. CONSULT YOUR IRA CUSTODIAN AND A QUALIFIED TAX ADVISOR - specific rules apply. They're not complicated; but, if not followed, your donation may be ineligible for the above benefits.

Related Article

- For more information, read this Kiplinger Magazine article: [click here](#)



Arizona Yacht Club



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Four (4) Financial Benefits - donating may SAVE you money:

1. RMD Requirement: You satisfy the federal requirement to take your Required Minimum Distribution withdrawal from your IRA.
2. Reduced Income Tax: You will NOT pay income tax on the portion of your Required Minimum Distribution taken as a Qualified Charitable Distribution, which lowers your tax bill!
3. Decreased tax on Social Security Income / Lower Medicare Premiums: By excluding the amount of your Qualified Charitable Distribution from your Adjusted Gross Income, you may also be decreasing the amount of Social Security that is otherwise subject to income taxes, and may possibly lower your Medicare premiums as well.
4. Our favored charities - LLS and ASF - benefit through increased donations.

Mail Checks To:

Leukemia and Lymphoma Society
Tax ID #: 13-5644916
Mailing Address:
3877 N. 7th St. #300
Phoenix AZ 85014
Attn: Naomi Martinez - Regatta

Arizona Sailing Foundation
Tax ID #: 470862368
Mailing Address:
P.O. Box 2728
Tempe, AZ 85280-0589



Arizona Yacht Club

