

Reduce Your Tax Liability by Giving to SEED

Call Your Retirement Custodian to Find Out How to Turn Your QCD for Seniors 70+ in a tax-smart gift

Sowing Empowerment &
Economic Development, Inc
(SEED)

501(c)(3) Non-Profit
Tax ID: 52-2227244

Money MGMT LLC

Tax Strategy Services

Save Taxes • Support Your Community

Avoid income tax on up to **\$108,000** of your RMD by donating directly to SEED, Inc.

Who Qualifies?

- Age 70½+
- Traditional, SEP, or SIMPLE IRA owner
- Subject to RMDs

QCD Benefits

- No income tax on QCD
- Satisfies RMD requirement
- May reduce Medicare premiums

2025 QCD Rules

- Max: \$108,000/year
- Direct IRA-to-charity transfer
- No double tax benefit

Sowing Empowerment & Economic Development, Inc. (SEED) - Your Qualified Charity Partner

Serving 18,000+ annually in Maryland & Michigan • Food • Education • Housing Support • Healthcare Enrollment

Mission: Empowering individuals, strengthening families, transforming communities

QCD Guidelines: Essential Do's & Don'ts

✓ DO

- Request direct IRA-to-SEED transfer
- Keep transfer documentation
- Plan before December 31st
- Consult tax professional

✗ DON'T

- Take distribution personally first
- Claim charitable deduction
- Use 401(k) or Roth IRA
- Wait until year-end

Ready to Maximize Your Tax Savings?

Contact your retirement custodian to request a QCD be payable and sent to:
Sowing Empowerment & Economic Development, Inc (SEED)

6201 Riverdale Rd., Suite 200
Riverdale, MD 20737
www.seedinc.org

For complex tax situations, fee-based advisory is available at info@money-managers.com

Flyer is for informational purposes only. Consult tax professional and custodians before making QCDs.