



07/01/2026

All checks, whether it be from your personal checking account or from your financial advisor assisted giving funds should be made payable to:

St Joan of Arc Parish or (SJA Parish)

4097 18th St

Bettendorf, IA 52722

Donor Advised Fund (DAF)

Is a charitable giving vehicle owned and controlled by a sponsoring public charity. A donor irrevocably contributes cash, securities, or other assets to the DAF may be eligible for an immediate US federal income tax deduction in the year of the contribution, and can recommend grants over time to Saint Joan of Arc Parish (not just in year 1). Common advantages: lower cost/administrative burden than a private foundation, no minimum annual distribution requirement, potential anonymity, ability to name successor advisors, and potential estate-size reduction.

Qualified Charitable Distribution (QCD)

A Qualified Charitable Distribution is a charitable donation made directly from an IRA to an eligible tax-exempt charity, such as St Joan of Arc Parish, that can be excluded from the IRA owner's taxable income. **It can also count towards satisfying an IRA Required Minimum Distribution (RMD).**

Key considerations:

- Who's eligible: IRA owner or beneficiary (Inherited IRA) who has attained age 70 ½ at the time of the distribution.
- Annual limit: up to \$111,000 per person for 2026 (aggregated across all IRAs)
- How it must be paid: directly from the IRA to the charity.

Transfer of Securities

More information will be forthcoming on how to transfer securities to St Joan of Arc Parish.