



Unlock the Power of Giving Before Year-End with your IRA.

Donating directly from your Individual Retirement Account (IRA) to nonprofits offers a smart and impactful way to make a difference while enjoying financial benefits. By leveraging the Qualified Charitable Distribution (QCD) option, you can donate up to \$100,000 from your IRA annually. Here's why it's a win-win:

Maximize Your Impact: Contribute to causes you care about without dipping into your taxable income or savings. The maximum annual donation of \$100,000 can go a long way in supporting your favorite nonprofits.

Fulfill Your RMD Obligation: If you're 70½ or older, this is a fantastic strategy to satisfy your Required Minimum Distribution (RMD) while reducing your taxable income. The QCD counts towards your RMD, helping you avoid tax penalties.

Double Savings: By donating from your IRA, you not only support charitable causes but also potentially lower your taxable income. This strategy allows you to enjoy tax deductions while making a meaningful impact.

Donating directly from your IRA to nonprofits is a win-win approach, ensuring your financial well-being while giving back to the community. Act before year-end to harness these double savings and maximize your charitable impact!

Contact your financial advisor or IRA administrator to inquire about making a charitable distribution to
The Timothy S Y Lam Foundation

TSYLF is a nonprofit private foundation as described in sections 501(c)(3) of the Internal Revenue Code; EIN 45-4735106.