



# Scotia Village

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[SCOTIAVILLAGE.ORG](http://SCOTIAVILLAGE.ORG)

## Make A Gift From Your IRA

If you are 70½ and older you can give any amount up to \$100,000 per year directly from an IRA to a qualified charity such as ours. An IRA Rollover gift, also called a Qualified Charitable Distribution (QCD), can assist us in accomplishing our mission to honor God by enriching the lives and touching the hearts of those we serve.

### How It Works

- If you are 70½ or older, you can give any amount up to \$100,000 per year directly from your IRA to charities such as **The Presbyterian Homes, Inc.** for the benefit of Scotia Village. The EIN number for The Presbyterian Homes, Inc. is: 56-0564344.
- Beginning in the year you turn 72, you can use your gift to satisfy all or part of your Required Minimum Distribution (RMD).
- Since the gift doesn't count as income, it can reduce your annual income level. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.
- You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions.
- The transfer may be made in addition to any other charitable giving you have planned.
- The check must be mailed directly from the IRA administrator and must be made out to: The Presbyterian Homes, Inc. The check may be mailed to: 2109 Sandy Ridge Road, Colfax, NC 27235.

If you are interested in this unique opportunity to help further the mission of Scotia Village, or if you have any questions, please contact Marisa Ray, Director of Development at 336.886.6553 ext. 5118 or [mray@presbyhomesinc.org](mailto:mray@presbyhomesinc.org).

Thank you for your partnership in supporting the work of Scotia Village!