



# Leave A Lasting Legacy

## What Will Your Legacy Be?

*August is Make-A-Will Month.  
Here are a few reasons to consider  
or update your end-of-life plans  
to include charitable giving.*



Do your loved ones know your plans for your assets at the end of your life?

Did you know there are significant benefits to having a plan in place when the time comes?

By including Gifts and Donations to Causes YOU care about in your plans, you can maximize impact in your community while benefiting you and your loved ones financially and emotionally.



**Peace of  
Mind**



**Tax  
Advantages**



**Flexibility & Control  
of Assets**



**Build Family  
Legacy**



**Community  
Connection**



**Maximize Impact  
for Causes You  
Care About**

Olde Towne Medical & Dental Center is a 501 (c) (3) non-profit health center that serves uninsured and under insured adults and children of the greater Williamsburg community, offering primary care, behavioral health, dental care, vision services, prenatal and specialty care, chronic health management and education and medication access.

[www.OTMDC.org](http://www.OTMDC.org) Federal Tax ID #54-1663905

## How to Maximize Your Charitable Impact

If you're age 70½ or older and planning your charitable giving, consider making a **Qualified Charitable Distribution (QCD)**. It's a smarter way to give than simply writing a check from your IRA's Required Minimum Distribution (RMD).

RMDs are considered taxable income, but a QCD allows you to transfer funds directly from your IRA to a qualified charity **without incurring income tax**. This not only fulfills your RMD obligation but also lowers your **adjusted gross income (AGI)** or **taxable income**—which can positively impact your overall tax situation.

QCDs also provide the tax advantages of charitable giving **without requiring you to itemize deductions**. And because up to \$100,000 per year can be donated tax-free through a QCD, **more of your money goes directly to the causes you care about**.

If you're already taking RMDs and donating to charity, combining the two through a QCD is a simple, tax-efficient strategy. **Talk to your financial advisor or IRA custodian today to make your giving go further.**