



In 2018, if you sent us a gift from your IRA charitable rollover, remember, **this gift is called a "Qualified Charitable Distribution" (QCD) and is treated differently by the IRS for tax purposes.**

Soon you will be receiving Form 1099-R from your IRA custodian. This "custodian" is the financial institution you worked with to transfer your IRA distribution to us. IRS Form 1099-R will list all the IRA distributions you received in 2018. It will be found on line 1 of IRS Form 1099-R. On line 2a of IRS Form 1099-R you will find the taxable amount of those gross distributions. **When your IRA custodian completed the 1099-R, they likely did not consider that all or part of your IRA distribution was a qualified charitable distribution (QCD).**

It is important to remember that you do not pay taxes on the QCD portion of this IRA distribution. So, when you review the 1099-R, make note of line 2a to see if the QCD was accounted for on the form. If you have any questions about this please contact either your IRA custodian or tax advisor to be sure you report it correctly when you file your 2018 taxes.

To make sure you do not pay taxes on the qualified charitable distribution, the IRS requires that you fill out IRS Form 1040. On the 1040, line 4a, you will list your "gross distribution" from line 1 of IRS Form 1099-R. On line 4b, you will list the "taxable amount" which is the taxable amount minus your QCD. **Then, and this is extremely important, next to the amount you listed on line 4b, you must write "QCD" in the space provided.**

We know this is likely a little confusing which is why we are letting you know now before you start working with your tax advisor on your 2018 taxes. **If you have any questions specific to your taxes or the form 1099-R please direct those to your tax advisor or IRA custodian.**

Thank you again for your generous gift through an IRA charitable rollover.

Steve Phillips and Dick Becker
Co-Chairs of the Capital Campaign

P.S. If you file your own taxes, please read the instructions about how to report the QCD on the form or on the IRS website at <https://www.irs.gov/pub/irs-pdf/i1099r.pdf>.



Catholic
Charities
Archdiocese of Dubuque

Join us in providing help and creating hope to your neighbors in need.



This is what LOVE looks like

Meet just a few of your neighbors who were helped in the Archdiocese of Dubuque.

“I am 81 and have limited income. Before Catholic Charities I couldn’t afford rent and food expenses each month.”

– Ethel

Your gift of \$100 will help find a warm, safe place for others, like Ethel, to live.

“I was released from prison, didn’t have a job or anywhere to live. Catholic Charities helped me get back up on my feet.”

– Jim

Your gift of \$75 will help those like Jim, who are at risk of being homeless, to find employment and stability.

“I was alone and afraid. The people at Catholic Charities understood me and helped me.”

– Magdalena

Your gift of \$50 will provide safety to unaccompanied minors like Magdalena and provide them with opportunities for an education.

“I was living with severe depression and anxiety. If I hadn’t accessed counseling through Catholic Charities, I would not be alive today.”

– Kelly

Nearly 1 in 5 are affected by mental illness. Your gift of \$25 will ensure those like Kelly receive the help they need.



Catholic Charities
Archdiocese of Dubuque

Love Your Neighbor

2019 Annual Appeal



“By helping the poor, you help yourself...” – *Archbishop Jackels*

Dear friends,

On account of our Baptism and faith, we are all partners to continue Jesus’ mission in the ministries of the Catholic Church. An important Church ministry is to help the poor who cannot provide for themselves the things needed to live in dignity.

Catholic Charities is the ministry of the Archdiocese of Dubuque that works to promote service to the poor. They do this by organizing volunteers for things like disaster response, reaching out to people who are imprisoned or recently released, or welcoming immigrants. Catholic Charities also promotes the ministry to the poor by begging on their behalf for prayers and for donations.

We learn from Scripture that we are “co-workers with the truth” when we support the ministries of the Church with our monetary donations (see 3 John 8). Financial support of Catholic Charities fulfills our mission priority of promoting stewardship, which includes sharing time, talent, and treasure in support of the Church and of the poor.

By helping the poor, you help yourself to bear the mark of an authentic Christian. Won’t you help us help you help the poor?

Confident of your generosity, and grateful for it, I am

Sincerely yours in Christ,

Michael O. Jackels
Archbishop of Dubuque

Offices in: Ames | Cedar Rapids | Decorah | Dubuque | Mason City | Waterloo

Share the Love. Give Today.

Please detach this form and mail to:

CCAPPE

Catholic Charities of the Archdiocese of Dubuque, 1229 Mt. Loretta Ave., Dubuque, IA 52003

Name _____

Address _____

Phone _____

E-mail _____

One time gift of \$25 \$50 \$75 \$100 Other _____

Recurring gift of \$ _____ per month via credit card

In honor/memory of _____

Check (enclosed), payable to Catholic Charities

Credit Card # _____ Exp. ____ / ____

CFC # _____ Signature _____

Give securely online at CatholicCharitiesDubuque.org

Visit our website to give stock or Qualified Charitable Distribution (QCD) from IRA.

Talk to your employer about matching gifts and multiply your impact!

I would like more information on planned giving opportunities.