

# HOLY FAMILY PARISH

## Guide to Special Contributions

If you have been blessed with special financial assets and are considering making charitable contributions to lessen any tax consequences, we invite you to consider the Parish as a worthy charity of your stewardship.

### 1 Stock or Mutual Fund Shares

By donating appreciated stocks or mutual fund shares that you have owned for more than one year, you may be eligible for a federal income tax deduction based on their fair market value and may avoid paying capital gains tax on the appreciation. To qualify, the securities must be transferred directly to the Parish rather than sold first.

### 2 IRA Charitable Distributions

If you are age 70½ or older, you can make a tax-wise gift directly from your IRA to the Parish through a Qualified Charitable Distribution (QCD). In 2026, individuals may give up to \$111,000 annually through a QCD. These gifts may satisfy all or part of your Required Minimum Distribution (RMD) and are generally excluded from your federal taxable income. To arrange a direct transfer to the Parish, please contact your IRA administrator.

### 3 Donor-Advised Fund Grants

If you currently have a charitable giving account known as a Donor-Advised Fund, we are eligible to receive grants from your fund. To release a grant from your DAF, look for the parish name or our Federal ID Number (25-1149059).

### 4 Parish & Cemetery Endowments

The Independent Catholic Foundation administers the **Holy Family Parish Endowment** and the **Our Lady of the Sacred Heart Parish Cemetery Endowment** (supporting all parish cemeteries) in an investment portfolio completely aligned with the teachings of the Catholic Church. To make donations to either fund, please contact the Foundation by phone (814) 201-2080 or on the web at [www.icfoundation.us](http://www.icfoundation.us).

### 5 Legacy Gifts

Naming the Parish or its Endowments in your will, trust, retirement account, life insurance policy, or other beneficiary designation is a meaningful way to leave a lasting legacy of faith and stewardship. Your planned gift can help support the mission of the Parish for generations to come. Please contact the Parish Office at (814) 736-4279 or [holyfamilyportage@dioceseaj.org](mailto:holyfamilyportage@dioceseaj.org) for details. Thank you for your prayerful consideration and generosity.

*In all circumstances, please consult your financial advisor or tax preparer to determine your charitable giving benefits.*

**Holy Family Parish, 509 Caldwell Avenue, Portage, PA 15946**

