ASON INTERNATIONAL

PO Box 6, Fort Pierce, FL 34954
321-757-7252 · www.ason.org

October 27, 2026

Your IRA Can Do More for the Kingdom Than for the IRS

Dear Friend,

ASON International is a 501(c)(3) mission organization founded in 1997. We help national Christian leaders in Ghana, Asia, and the Dominican Republic accomplish the visions God has given them, and we are grateful for everyone who partners with us in that work.

If you are 70½ or older and have a traditional IRA, there is a way to give that many supporters have never heard of: the qualified charitable distribution, or QCD, provided for in Section 408(d)(8) of the Internal Revenue Code. A QCD sends funds from your IRA straight to ASON. Because the money never passes through your hands, it is never taxed as income. Here is what that means for you:

- **It counts toward your required minimum distribution.** From age 73 the IRS requires a minimum IRA withdrawal every year, taxed as income. A QCD satisfies that requirement, tax free.
- **You get the full benefit whether or not you itemize.** Most retirees take the standard deduction and get no tax benefit from an ordinary gift. A QCD is excluded from your income.
- **A lower income can lower other costs.** A QCD never enters your adjusted gross income, which may help keep Medicare surcharges and the taxable share of your Social Security down.
- **You may give up to $111,000 in 2026,** and each spouse with an IRA may give that much.

Everything your custodian needs is on the next page. To count for 2026 the gift must be completed by December 31, so please start early. Questions? Call me at 321-757-7252 or write to martin@ason.org. And if you know someone else who could benefit, please pass this letter on.

In His Service,

Martin Beringer
President

How to Make a Qualified Charitable Distribution to ASON

1. **Check that you qualify.** You must be 70½ or older on the day of the distribution, and the funds must come from an IRA: a traditional IRA, an inherited IRA, or a SEP or SIMPLE IRA that is no longer receiving contributions. Employer plans such as a 401(k) or 403(b) do not qualify, but your advisor can usually roll a portion into an IRA first.
2. **Contact your IRA custodian.** Ask for a qualified charitable distribution payable to ASON International. The funds must go directly from the custodian to ASON; a check made out to you first does not qualify. Most custodians have a short form; some provide checkbooks for the IRA. If you write the check yourself, it must be cashed by December 31 to count for this year.
3. **Give them our details.**

Legal name	ASON International Inc.
Tax status	501(c)(3) public charity
EIN	59-3484464
Mailing address	PO Box 6, Fort Pierce, FL 34954
Phone and email	321-757-7252 · martin@ason.org

4. **Tell us it is coming.** Custodian checks often arrive with no donor name. A quick call or email lets us match your gift, thank you, and send the written acknowledgment the IRS requires for your records.
5. **At tax time.** Your custodian will send Form 1099-R showing the full distribution. Report it on Form 1040 line 4a, the taxable amount on line 4b, and check the QCD box on line 4c. Your tax preparer will know what to do.

Key figures for 2026

Minimum age for a QCD	**70½**
Age at which required minimum distributions begin	**73**
Maximum QCD per person in 2026	**$111,000**
Deadline to count for 2026	**December 31, 2026**

Sources: Internal Revenue Code Section 408(d)(8); IRS Publication 590-B; IRS Notice 2025-67. ASON International does not provide tax or legal advice. Please consult your tax or financial advisor about how a qualified charitable distribution applies to your situation.