



Dear Friend of St. Hubert:

I hope this message finds you well. Your connection to St. Hubert gives you a unique appreciation for the school's enduring role in educating generations of young women grounded in faith, leadership, and integrity.

Today, we are pleased to share that you can support the School through Friends of St. Hubert (FOSH) by making a Qualified Charitable Distribution (QCD) from your Individual Retirement Account (IRA.) If you are 70½ or older, a QCD allows you to give directly from your IRA in a simple, tax-efficient way—often helping to satisfy your required minimum distribution while making a meaningful impact on the students of St. Hubert.

Here's how you can get involved:

- A QCD from an eligible IRA directly to FOSH counts toward your Required Minimum Distribution (RMD). QCD's can be an excellent way to fulfill RMDs while also supporting FOSH. For Pennsylvania and Federal tax purposes, QCDs are not counted as income.
- For a Qualified Charitable Distribution (QCD) check to count for the current tax year, it must be cashed by the charity before December 31st. If the check is not cashed by the year-end deadline, it will not count as a QCD for that year and the distribution may be treated as a regular, taxable IRA distribution. It is best to mail the check to the charity no later than mid-December or use a direct transfer to ensure it's processed in time.
- Consult your tax advisor to learn the tax advantages of making a QCD to FOSH and whether your IRA distribution qualifies as a QCD.

Through your Qualified Charitable Distribution from your IRA, you transform thoughtful planning into lasting impact. Your generosity helps open doors through scholarships, enrich academic programs, and inspire a strong, faith-filled community for our students. Thank you for choosing Friends of St. Hubert and St. Hubert as part of your legacy—we are profoundly grateful for the difference your gift makes today and for generations to come.

PS: As a quick reminder, many employers require an Employer Identification Number (EIN) to process donations or matching contributions. Please note that the EIN for FOSH is 45-4859278.

Thanks again!