

Attention Retired Havurahniks!

- Required to take a Required Minimum Distribution (RMD) from your retirement account (401k, 403b, etc.) this year?
- Looking to possibly limit or avoid paying income taxes on all or part of your RMD—and help Havurah Shalom at the same time?
- Consider donating all or part of your RMD to the Campaign for Havurah!

While the Campaign for Havurah hasn't officially begun, we are accepting early donations as we gear up. Donating your RMD will help the Campaign get off to a great start and it might give you a tax break. Breathe first life—נִשְׁמַת חַיִּים—Nishmat Chayyim--into this early stage of our campaign!

And it's not just RMDs! If you are age 70½ and want to donate to Havurah via your retirement account, that might also give you a tax break!

Of course, this is not tax advice, and you will need to consult your tax professional to determine the tax impact of any RMD or retirement account donation.

Contact your "IRA Custodian" --broker, retirement account institution, financial advisor--for instructions on how to donate from your retirement account or your RMD to the Campaign for Havurah. You can find information about donating to the Campaign on the website [here](#).

With warmest thanks, the Campaign for Havurah team.