



## UPCOMING EVENTS



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5817 Old Leeds Road  
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### EWTN FAMILY MEMBERS SHARE THEIR STORIES

## A Second Look at Qualified Charitable Distribution: An Efficient Way to Donate During Retirement

by Paul DiNicola



**Gayle and Paul DiNicola**

My wife Gayle and I are committed to supporting EWTN's mission. How we provide that support changed a few years ago, thanks to the help of Ryan Flood, EWTN's Director of Legacy Giving. Ryan first helped us set up a Charitable Gift Annuity for a family member.\* This was a 4-way win: the annuitant, the charity, the beneficiary (EWTN), and the donors (Paul & Gayle). Ryan also suggested that we consider using Qualified Charitable Distributions (QCDs) as a tax-efficient way to make our annual donation. A QCD is a direct transfer of funds from an IRA custodian, payable to a qualified charity. To be eligible to make a QCD, the donor must be 70 ½ or older. QCDs can


be counted toward satisfying your RMD (Required Minimum Distribution) for the year.

Here are some specifics to get the most out of the QCD process:

1. **The donor** needs to be 70½ or older and be the owner of a Traditional IRA. We had both an IRA and 401-K retirement accounts, so we simply rolled over the 401-K into a Traditional IRA, which allowed us to maximize our QCD benefits.
2. **Using QCDs**, a donor can donate a portion of their RMD, the full amount, or an amount in excess of the RMD up to a maximum of \$108,000 annually per IRA owner. Married couples filing jointly can each donate using QCDs up to \$216,000 annually.
3. **The charity** must be a 501(3)(C). EWTN is a qualified charity.
4. **The funds** must be made payable directly from the IRA custodian to the charity.

5. For QCDs to count towards your RMD, it must be done by the same annual December 31st deadline.
6. Starting in 2025, a new special code is now required by the IRA custodian to report a QCD. The IRS has released the final version of the 2025 Form 1099-R with the new code Y included.
7. If you are planning on making a QCD, contact EWTN directly before you initiate the donation

so that they can be aware of the gift. The reason I suggest this is because the transfer is directly from the IRA custodian to the charity, and some custodian companies may not include the donor's information with the distribution.

There are many ways to support the good work of EWTN. Part two of this article will highlight how gifting a QCD may be able to reduce your Medicare Premiums. 

To request a copy of the EWTN QCD Letter of Instruction, please contact the Legacy Giving Program at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com).  
Paul DiNicola is a retired Accountant and long-time EWTN viewer.



Follow the link to read Paul and Gayle's article "Giving to Heirs & Charity"



In Conjunction with the EWTN Family Celebration:

## THE CATHOLIC ESTATE & PERSONAL PLANNING LUNCHEON PRESENTATION – TYSONS, VA

Educational Only - Free lunch provided.

### Saturday, August 30, 2025

Learn more about:

- Wills & Trusts
- Charitable Planning Strategies & Ideas
- New Opportunities in 2025
- Catholic Provisions for Estate Plans

### SPEAKERS:

Ryan Flood, CAP, FCEP, Legacy Giving Director  
Daniel Clark, JD, Legacy Giving Officer  
Robert Way, Catholic Estate Planning Attorney

To RSVP, contact:

Legacy Stewardship Coordinator, Khayla Jones at (205) 271-4522 or [legacygiving@ewtn.com](mailto:legacygiving@ewtn.com)



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# Probate: Basic Guidelines for Navigating a Complex Process

by Mark Ihnat, Esq.



My grandfather, a WWII veteran with a very quick wit, was fond of saying that his Last Will and Testament was going to be very short: “Being of sound mind, I spent it all.” Of course, it is often the case (and was for my grandfather, as well) that we leave

assets in our estate to be distributed after we die. The legal mechanism for distributing these assets is referred to as the probate process.


The word probate, derived from the Latin probatum (translated as ‘something proved’), takes on a broad and often complex meaning for many individuals following the death of a loved one. The act of “proving” a will is typically one of the first steps in administering a decedent’s estate, a process that can be intimidating, time-consuming, and frustrating.

Although the procedures, rules, and laws that control the probate process will vary from state to state, there are general guidelines that can be helpful to consider. These guidelines are not only beneficial when administering the estate of someone who has passed, but also when putting one’s own estate plan into place:

- Probate can be more simply defined as the legal process to pay valid debts and to transfer title/ownership of a decedent’s assets to beneficiaries.
- The probate process can apply to estates where an estate plan (i.e., a valid last will and testament and/or trust) was in place (referred to as dying “testate”) and to estates where there was not a valid estate plan in place (dying “intestate”).
- An executor or administrator of an estate is the individual who is responsible for managing the assets of the estate, paying any valid debts, and then distributing the assets to the beneficiaries. They will need to keep accurate and detailed accountings of all estate assets and transactions.
- Generally, estate planning prior to death will lead to a more efficient probate process.
- An executor or administrator of an estate can always hire an attorney to help with the probate

process, but it is typically not required.

- The probate process often takes a year or more; depending on complexity, some estates can take years to resolve.
- Assets with properly filled out beneficiary designations, such as life insurance policies, investment accounts, and retirement accounts, will pass directly to the beneficiaries named and can avoid probate altogether. In addition, jointly held assets, such as bank accounts, will pass automatically to the surviving account holder and can avoid probate as well. This can be a powerful tool, but joint account ownership and beneficiary designations must be considered carefully.
- The need to go through probate can be minimized or avoided altogether – careful and thorough estate and financial planning can utilize trusts, ownership structures, beneficiary designations, and other tools to keep assets out of probate.

Although the probate process can be vexing and complex, it doesn’t have to be. Planning on the front end is a time-tested and proven strategy to make things easier for those we leave behind. However, if you find yourself navigating the probate process, don’t hesitate to reach out to experts to help you find the best path forward. 

*Mark is an Estate Planning Attorney licensed in North Carolina and works in Wilmington and Raleigh, NC. He works for Michael Best & Friedrich, a national law firm with 18 offices throughout the United States.*



For more information on the probate process, **please scan the QR code** or follow the link to read Attorney Carla Little’s article on “Estate Planning: Your Way or the State’s Way?”



SUMMER  
2025

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## EWTN Mission Advancement

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## Meet EWTN's Legacy Giving Staff

**Ryan Flood, Karen Cullinan, Daniel Clark,  
Charlie Van Patten, Khayla Jones, and  
Christina Dudenhefer**



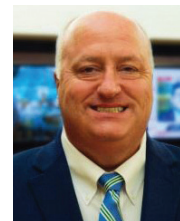
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Giving Program



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CFRE, FCEP**

Legacy Giving Officer  
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and Southwest regions



**Daniel Clark, J.D.**

Legacy Giving Officer  
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