RETIREMENT GIVING GUIDE · 2026

Qualified Charitable Distributions (QCD)

A beginner's guide to tax-smart giving straight from your IRA.

Simple. Tax-free. Made for retirees.

THE BASICS

What a QCD is — and why it helps

A **Qualified Charitable Distribution** sends money **directly from your IRA to a charity** you choose. It never passes through your hands — so it never lands on your tax return as income.

1

Tax-free giving

The gift skips your taxable income entirely, which can ease taxes on Social Security and Medicare premiums.

2

Satisfies your RMD

It counts toward your required minimum distribution once you reach RMD age — 73 for most retirees.

3

No itemizing needed

You get the full tax break even if you take the standard deduction, unlike a normal cash gift.

REAL EXAMPLE — THE SAME $10,000 GIFT, TWO WAYS

BEFORE · Plain IRA withdrawal

+$10,000 added to taxable income — fully taxed

→

AFTER · The same gift as a QCD

+$0 added to taxable income — completely tax-free

*Illustrative. Give up to **$111,000 per person in 2026** ($222,000 per couple).*

ELIGIBILITY

Do you qualify? The basic rules

Be at least 70½

You must have reached age 70½ on the day the money leaves your IRA.

Give from an IRA

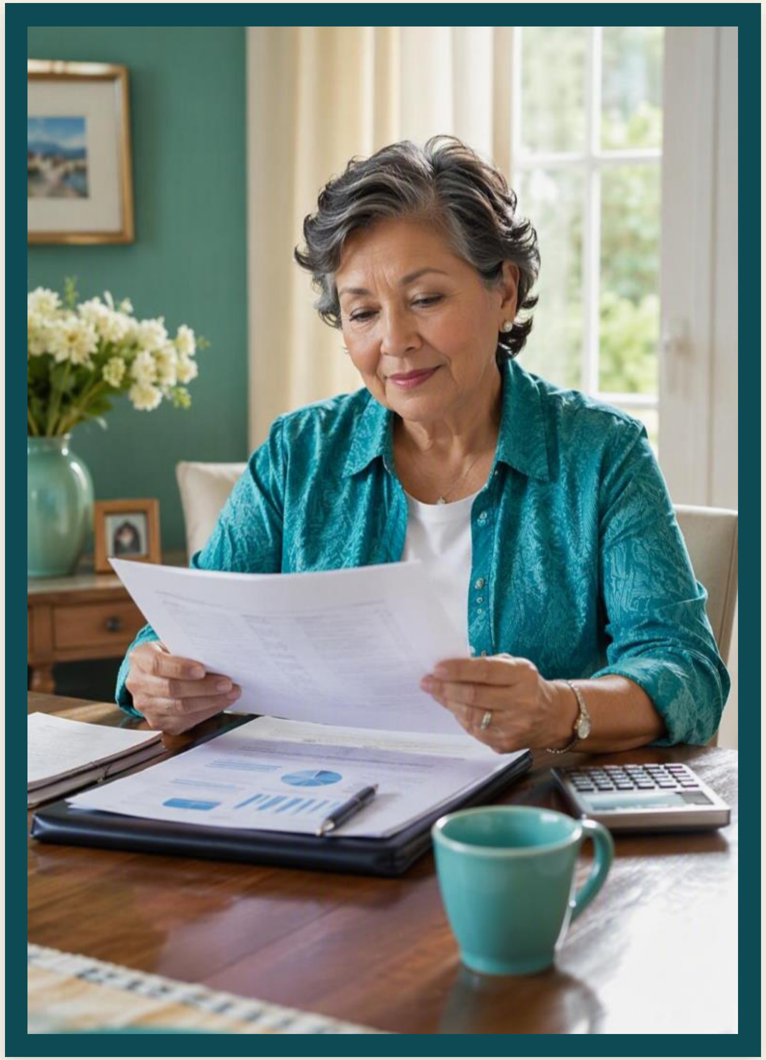
Traditional, rollover, or inherited IRAs qualify — but 401(k)s do not.

Send it directly

The check goes straight to a qualified public charity, payable to the charity — not to you or a donor-advised fund.

Finish by December 31

The transfer must be completed by year-end to count for that tax year.



GETTING STARTED

Set up a QCD for Interfaith Caregivers in three steps

1

Confirm you're eligible

Check that you're 70½ or older and giving from an eligible IRA.

2

Call your IRA custodian

Ask them to send funds directly to Interfaith Caregivers of Greater Mercer County, with the check payable to that charity — never to you.

3

Keep your records

Keep the written thank-you from Interfaith Caregivers of Greater Mercer County (EIN 22-3312846) with your tax records to note the gift at tax time.