

A Qualified Charitable Distribution (QCD) allows individuals aged 70½ and older to make tax-free donations directly from an IRA to a qualified charity. Here are some key points:

**Eligibility:** You must be at least 70½ years old and have funds in an eligible IRA (Traditional, Rollover, or Inherited IRA).

**Contribution Limit:** For the tax year 2026, you can donate up to \$111,000 per individual, or \$222,000 for married couples filing jointly.

**Tax Benefits:** QCDs can help reduce your taxable income, potentially lowering your tax bracket and Social Security benefits.

**Reporting:** The distribution must be made directly from your IRA to the charity, and it does not count toward your Required Minimum Distribution (RMD) for the year.

**Documentation:** You will receive documentation for your records, but no deduction is needed since the gift isn't taxable.