IRA QUALIFIED CHARITABLE DISTRIBUTIONS OVERVIEW

What They Are

A tax-advantaged way for traditional IRA (IRA) owners over age 70½ to support their favorite charities.

What Benefits They Offer

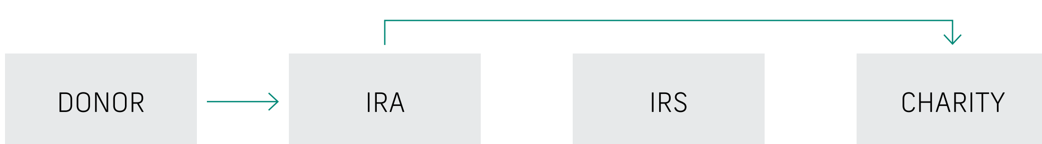
By making direct gifts to qualified charities from an IRA, the donation is **excluded** when determining a taxpayer's Adjusted Gross Income (AGI), which could lead to substantial tax saving opportunities, like:

- Lower Medicare Premiums
- Lower Tax on Social Security
- Lower Tax Rate on Capital Gains

The account owner does not need to itemize their deductions in order to benefit AND Qualified Charitable Distributions (QCDs) can satisfy their Required Minimum Distributions (RMDs).

How They Work

1. **Account owner makes a distribution directly** from the IRA custodian to the charity (total QCD cannot exceed $108,000 in 2025).
2. **The charity provides a contribution acknowledgment** to the donor (without this, the QCD may be disqualified)
3. **Owner's taxable income is lowered** by the gifted amount (inform CPA of gifted amount, 1099 will show total IRA distributions)



Who Qualifies?

- IRA owners over age 70½
- Other retirement accounts, such as 401(k)s, are not eligible

CONTENT DISCLOSURES

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