

Turning Retirement Savings into Impact with QCDs

Giving is a powerful way to live out your faith and help others. For many, that financial generosity can go beyond your checkbook. If you feel called to give, you may have another option — a QCD.

What is a QCD?

Through a qualified charitable distribution (QCD), you can make a gift directly from your IRA to a qualified charity, using the non-cash assets you already own to support the ministries you care about most. If you are age 70½ or older and have a traditional IRA, a QCD allows you to give directly to a qualified charity. The gift is tax free and — after age 73 — can even count toward your required minimum distribution (RMD). It's a straightforward way to put your savings to work for the charitable impact you want to make.

How it Works

You simply tell your IRA administrator to send the gift, and they transfer the money to charity. Because gift goes straight to the charity, you never receive the money as income, and it isn't taxed.

Who Should Use QCDs

A QCD is ideal for traditional IRA owners who want to give generously and use their resources wisely. It helps you make meaningful, larger gifts directly to the ministries you care about.

Maximize Your Gift, Minimize Taxes

Unlike regular donations, you don't claim a tax deduction for a QCD. Instead, the amount you give is excluded from your taxable income. For traditional IRAs, this is especially helpful because withdrawals normally are taxed. A QCD also reduces the balance of your IRA, which can lower future required minimum distributions.

Turn Your Investments Into Impact

A QCD helps you use what you've saved over time to support to your favorite nonprofit organizations. If you're curious whether a QCD might be right for you, the team at the Catholic Community Foundation of Minnesota is here to answer questions, explore options, and help make your giving easier and more fulfilling. Let us help you get started.



KEY DETAILS

- You must be at least age 70½.
- In 2026, the IRS limit for QCDs is \$111,000.
- The gift must go straight to the charity. It cannot go through your bank account if you want to experience all the tax benefits.
- Donor advised funds cannot receive QCDs.
- If you want a QCD to count toward your RMD, your request must be processed by December 31.
- A QCD can fund a charitable gift annuity as a one-time special gift, within certain limits.

Call us to learn more.

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