Charitable MINUTE

Put More Toward What Matters with IRA QCDs

An Individual Retirement Account (IRA) isn't just a tool for retirement—it can also fuel your charitable giving.

Through a Qualified Charitable Distribution (QCD), you can direct funds from your IRA to the causes you care about while reducing your taxable income. It's a smart, tax-efficient way to make an impact and stretch your generosity even further.

At DuPage Foundation, we're here to help you understand your charitable options and make the most of your generosity. Let's break down the important things to know about QCDs.

WHAT IS A QUALIFIED CHARITABLE DISTRIBUTION (QCD)?

A QCD is a direct gift from your IRA to a qualified public charity, such as DuPage Foundation. If you are 70½ or older, each year you can use a QCD to transfer up to $111,000 per individual or $222,000 per couple to support the causes that matter most to you. This amount indexes with inflation each year, so check back at dupagefoundation.org for updated numbers in 2027 and beyond!

Your gift goes straight to charity and may lower your tax bill in the process. For donors 73 and older, QCDs can count toward your Required Minimum Distribution (RMD), reducing your taxable income. That means more of your gift goes to work doing good and less goes to the IRS.

HOW QCDS CAN WORK FOR YOU

We work with many donors who use QCDs to give in a way that's both simple and strategic. Here's how it might work for you:

- **Reduce your taxable income.** Because QCDs reduce your adjusted gross income, they may help lower your tax bill even if you don't itemize deductions.
- **Support the causes closest to your heart.** Whether it's arts, education, food insecurity, housing stability, mental health, the environment, or something else, your QCD can go directly to a fund or initiative you care about.

QCD FAST FACTS YOU SHOULD KNOW

- **You must be at least 70½** at the time of the gift, and for a QCD to reduce your Required Minimum Distribution, you must be 73 or older.
- **The funds must come directly** from your IRA custodian to the qualified public charity. If you withdraw them first, the distribution becomes taxable.
- **QCDs cannot support donor-advised funds, private foundations, or the purchase of event tickets**, but they can be used to support DuPage Foundation's unrestricted funds, field-of-interest funds, designated funds, operating funds, and more.

LET'S MAKE GIVING EASIER

We're always happy to talk through your giving goals and help you explore whether a QCD might be right for you. Every gift you make through us supports the wellbeing of our DuPage community and brings your charitable vision to life.

To learn more about making a QCD or to discuss your giving options, contact **Natalie Knight, CFRE**, vice president for advancement, at **natalie@dupagefoundation.org** or **630.598.5291**.

DuPage Foundation
Doing a world of good in our own backyard®

3000 Woodcreek Dr., Ste. 310
Downers Grove, IL 60515
630.665.5556
dupagefoundation.org