QUALIFIED CHARITABLE DISTRIBUTION

A simple guide to making a tax-wise gift from your IRA to support charitable work you care about.

WHO CAN USE A QUALIFIED CHARITABLE DISTRIBUTION (QCD)?

Age requirement: You must be at least 70 1/2 years old when the distribution is made. This is true even if you are not yet required to take a required minimum distribution (RMD).

Eligible accounts: QCDs can generally be made from Traditional IRAs, Rollover IRAs, and inherited IRAs. Inactive SEP and SIMPLE IRAs may also qualify. Employer-sponsored plans such as 401(k)s do not qualify directly.

Eligible charities: The gift must go directly to a qualified public charity. Donor-advised funds, supporting organizations, and most private foundations are not eligible recipients.

WHY MANY DONORS CHOOSE A QCD

Potential tax savings: A QCD is generally excluded from taxable income, which may reduce your overall tax burden.

No need to itemize: You may receive tax benefit from a QCD even if you take the standard deduction.

Supports your charitable goals: A QCD allows you to make a meaningful gift directly from your IRA to causes that matter to you.

2026 GIVING LIMITS

Annual maximum: In 2026, individuals may give up to $111,000 directly from an IRA through a QCD. Married couples may each give up to the individual limit from their own IRAs.

RMDs: If you are subject to a required minimum distribution (RMD), your QCD can count toward that year's RMD.

HOW TO MAKE A QCD GIFT

1. Contact your IRA custodian. Let them know you would like to make a Qualified Charitable Distribution from your IRA to support David's House Ministries.

2. Provide David's House Ministries' information. Your custodian may ask for the legal name, mailing address, and tax identification number.

   David's House Ministries
   2251 Hope Grove Ave, Wyoming, MI 49509
   Tax ID # 38-2927999

3. Choose your gift amount. Decide how much you would like to give up to the annual allowable limit.

4. Request a direct payment to David's House Ministries. For the gift to qualify as a QCD, the distribution must be paid directly from your IRA to David's House Ministries.

5. Keep copies for your records. Save confirmation from your custodian and the charity's gift acknowledgment for tax reporting purposes.

To learn more about QCD's or David's House Ministries, contact Greg Vander Goot, Vice President, at gvandergoot@dhmin.org or 616.284.4383.

This information is provided for general educational purposes and is not intended as legal, tax, or financial advice. Donors should consult their financial advisor, tax professional, or IRA custodian regarding their individual situation.