TRINITY CHURCH | GENEROSITY & STEWARDSHIP

Give from Your IRA. Make a Lasting Impact.

A simple guide to Qualified Charitable Distributions (QCDs) • 2026

Generosity is one way we live out our faith and support the ministry God is doing through Trinity. If you are age 70½ or older, a gift made directly from your IRA may be a tax-smart way to support that mission.

What is a QCD?

A Qualified Charitable Distribution is a payment sent directly from an eligible IRA to an eligible charitable organization, such as a qualifying church. When IRS requirements are met, the distribution is generally excluded from federal taxable income. You do not also claim a charitable deduction for that gift.

Why consider giving this way?

- Support worship, discipleship, children and youth ministries, outreach, and other work at Trinity.
- Give even if you take the standard deduction rather than itemizing charitable gifts.
- A qualifying QCD may satisfy all or part of your required minimum distribution (RMD) for the year.
- Keeping an eligible IRA distribution out of adjusted gross income may help with other income-based tax calculations; individual results vary.

2026 at a glance

Who can give	IRA owners age 70½ or older on the date of the gift
Annual limit	$111,000 per person in 2026
Married couples	Each eligible spouse may give up to $111,000 from their own IRA
Eligible accounts	Generally traditional IRAs; some other IRA types may qualify, subject to restrictions
Deadline	Complete the qualifying distribution by December 31, 2026

Example: If you are required to withdraw $8,000 from your IRA this year, an eligible $8,000 QCD to Trinity could count toward that RMD without adding the QCD to your federal taxable income.

Important: A QCD is not the same as withdrawing money into your bank account and then making a donation. The transfer must meet IRS direct-payment rules.

How to Make a QCD to Trinity

A few simple steps can help ensure your gift is processed correctly.

1. Contact your IRA custodian

Ask the financial institution managing your IRA to arrange a Qualified Charitable Distribution payable directly to Trinity Church. Tell them the intended amount and request their specific QCD instructions.

2. Confirm Trinity's giving details

Before initiating the gift, contact Trinity's office to confirm the exact legal payee name, mailing address, and any tax identification details your custodian requires. Do not use an unverified address or account number.

3. Include identifying information

Ask your custodian to include your name and mailing address with the gift, if possible, so Trinity can acknowledge it. If the gift is sent without your name, notify the church separately.

4. Keep your records

Retain your IRA distribution records and Trinity's written acknowledgment. Your tax preparer can help report the QCD correctly on your return.

A few details worth knowing

- QCD eligibility begins at age 70½, even if you are not yet required to take RMDs.
- Donor-advised funds and certain supporting organizations are not eligible QCD recipients. Gifts in exchange for benefits may not qualify.
- A QCD generally cannot come directly from a 401(k); ask your advisor whether a rollover to an eligible IRA is appropriate.
- Deductible IRA contributions made after age 70½ can reduce the amount of QCDs excludable from income under special IRS rules.
- A separate one-time option involving certain charitable gift annuities or trusts has a $55,000 limit in 2026; specialized advice is needed.

Questions or ready to get started?

We are grateful for every gift and for the many ways you help Trinity continue its mission of looking, living, and loving more like Jesus and helping others do the same.

This guide provides general educational information, not individualized tax or legal advice. Consult your tax professional and IRA custodian before making a distribution. Updated October 2026.

Sources: IRS Publication 590-B (irs.gov/publications/p590b); IRS Notice 2025-67 (irs.gov/pub/irs-drop/n-25-67.pdf); Congressional Research Service, Qualified Charitable Distributions from IRAs (Jan. 2026).