



EPISCOPAL HIGH SCHOOL

The IRA Gift (QCD)

Your IRA can provide a tax-smart way to make an impact with Episcopal now. The Qualified Charitable Distribution or QCD (sometimes called an “IRA Charitable Rollover”) is a great way to make a tax-free gift now to Episcopal and satisfy your Required Minimum Distribution (RMD), too.

How Do I Qualify?

The Qualified Charitable Distribution (QCD) offers multiple benefits for making gifts from your IRA.

- You must be 70½ years or older at the time of the gift.
- Gifts must go directly from your IRA to Episcopal High School.
- For 2026, total QCD gifts cannot exceed \$111,000 per donor.

Benefits of Qualified Charitable Distribution

- If you don’t itemize your income tax deductions, a QCD offers all of the benefits of an itemized income tax charitable deduction.
- If you are age 73 or older and must take a Required Minimum Distribution RMD, a QCD gift can satisfy your RMD without increasing your income taxes.
- You may direct your gift to a program or area of your choice.
- It is a wonderful way to create an immediate impact on Episcopal.

How Can I Make an IRA Charitable Rollover?

Contact your IRA administrator to request a Qualified Charitable Distribution from your IRA to Episcopal.