EGH TAX

TAX PREPARATION & PLANNING

TY 2026

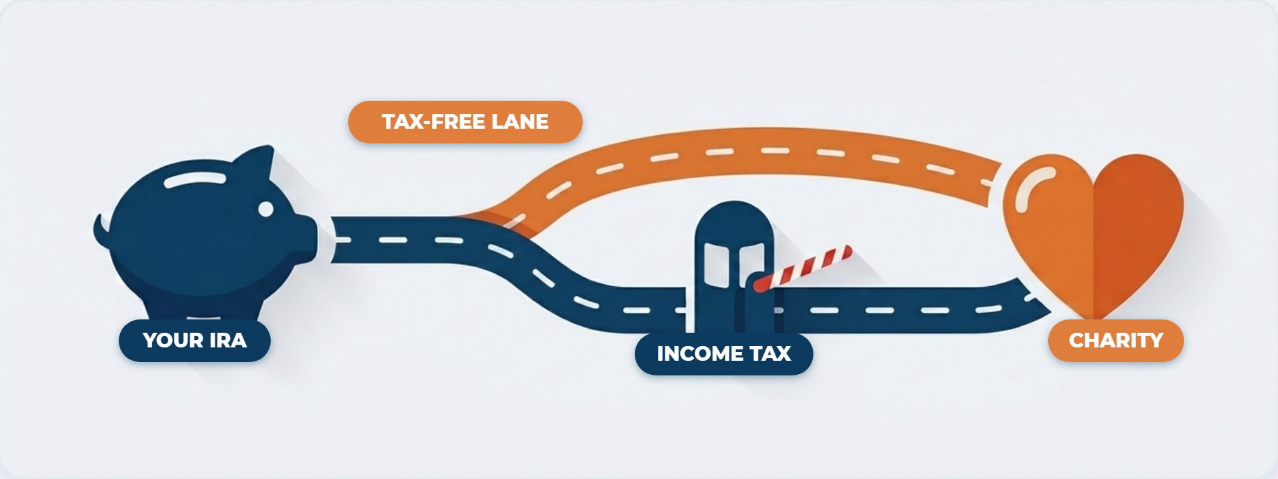
TAX YEAR 2026 · IRA GIVING

QCD

QUALIFIED CHARITABLE DISTRIBUTION

AGE **70½** THE ONE RULE

GIVE FROM YOUR IRA. SKIP THE TAX.



Same gift, same charity — sent **straight from your IRA**, around the income-tax tollbooth.

HOW IT WORKS — THREE PARTS

Age 70½+

You must be 70½ on the actual transfer date — the QCD age did not rise with the RMD age.

From your IRA

Custodian sends it directly to the charity. Traditional / Inherited IRA — not a 401(k) (roll it first).

Up to $111,000

Per person in 2026 — $222,000 for a couple, each from their own IRA. No minimum to start.

WHY IT BEATS A NORMAL DEDUCTION

Exclusion, not a deduction

It never enters your income (AGI). A regular write-off can't say that.

Lowers your AGI & MAGI

Less Social Security taxed, lower IRMAA premiums, dodges the 3.8% NIIT.

Counts toward your RMD

Satisfy your required distribution for the year — by giving it away.

No itemizing required

Works even on the standard deduction — like ~90% of filers.

KEY 2026 NUMBERS

70½	$111K	73	$0
Eligible age	Limit per person	RMD age (start earlier)	Added to your AGI

MIND THE TRAPS

- ✗ Go **direct:** custodian → charity. Touch it and it's taxable.
- ✗ **No** donor-advised funds or private foundations.
- ✗ Do the QCD **before** you take the year's RMD.
- ✗ Keep the charity's **written acknowledgment.**

GIVE SMARTER AFTER 70½.

The most tax-efficient way to give — straight from your IRA.

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Sources: IRS Pub 590-B · QCD FAQs · SECURE 2.0 · TY2026 · $111,000 limit indexed 2026