



CATHOLIC FOUNDATION ARLINGTON

IRA QUALIFIED CHARITABLE DISTRIBUTION

A Qualified Charitable Distribution (QCD) is an opportunity to make a gift from your traditional Individual Retirement Account (IRA). The QCD limit for 2026 is \$111,000 per individual.

Avoid paying Income Tax

Beginning at age 70 ½, IRA owners can make an impact in a ministry you love and at the same time reap significant tax benefits. Using your IRA can be tax advantageous because gifts from your IRA directly to a charity are not subject to ordinary income tax.

Satisfy your Required Minimum Distribution (RMD)

Beginning at age 73, IRA owners are typically subject to a taxable Required Minimum Distribution (RMD). Funds you transfer to a charity with a Qualified Charitable Distribution can help satisfy your RMD but are not counted as taxable income.

Your IRA distribution must

Come directly from the administrator of your IRA to the diocese.
You cannot receive the funds first.

Example:

Assume you are 73 years of age or older and your required minimum distribution for the year, which you are required to take by December 31, is \$25,000.

You make a \$25,000 Qualified Charitable Distribution (QCD) to the diocese designating your gift be split with \$10,000 going to support your parish, \$10,000 to the Bishop's Lenten Appeal, and \$5,000 to support Catholic Charities.

The QCD satisfies your \$25,000 Required Minimum Distribution (RMD) for the year.

While the \$25,000 distribution is generally not tax deductible, your tax benefit comes from excluding the \$25,000 from your annual gross income.

*Please contact the administrator of your IRA with any tax or account-specific questions.
Please complete the form on the reverse and return to development@arlingtondiocese.org.*

catholicarlington.org | 703-778-8600

LETTER OF INTENT

IRA QUALIFIED CHARITABLE DISTRIBUTION

Please complete this form for IRA gifts. For further assistance, contact
703-778-8600 or development@arlingtondiocese.org.

I plan to make a Qualified Charitable Distribution (QCD) from my IRA.

Name: _____ Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Mobile #: _____ Email: _____

Parish Name/City: _____

Please accept my gift of \$ _____

To be credited to the Catholic Foundation of Arlington (Tax ID #45-3581965) to benefit:

Bishop's Lenten Appeal Parish: _____

Catholic Charities Appeal Catholic School: _____

Comments: _____

Please email this completed form to development@arlingtondiocese.org.

Instructions for the administrator or your IRA:

Checks payable to:
Catholic Foundation of Arlington
200 N. Glebe Road, Suite 811
Arlington, VA 22203

EIN Tax ID #45-3581965