



Community
FOUNDATION
OF THE NORTH STATE

IRA QUALIFIED CHARITABLE DISTRIBUTIONS

If you are 70½ or older, you are eligible to make Qualified Charitable Distributions (QCD) of up to \$111,000 (2026, indexed for inflation) per year directly from your IRA. If you are subject to a required minimum distribution (RMD), QCDs count toward your RMD for the year. QCDs can help you meet your philanthropic goals while also providing additional tax benefits.

Benefits of a Qualified Charitable Distribution

- QCDs count toward your required minimum distribution for the year.
- QCDs do not count toward your taxable income, allowing you to avoid taxes on the amount distributed.
- QCDs are not subject to the deduction limit on charitable gifts (50% of adjusted gross income).
- Best of all, your gift will support the causes you care about.

Community Foundation of the North State (CFNS) Makes It Easy

Not only can you direct your QCD to the cause or fund of your choice (excluding Donor Advised Funds), CFNS allows you to use your QCD to make multiple grants to the charities of your choice. For example, a donor can send a \$15,000 QCD to CFNS, designate \$5,000 to a named scholarship fund and the rest to her 8 favorite local and national charities, saving the time and hassle of processing multiple QCD distributions.

How to Make a QCD Gift

Contact your IRA plan administrator to initiate a QCD directly to CFNS.

You will need to provide our name, address and Tax ID:
Community Foundation of the North State
1335 Arboretum Dr, Suite B
Redding, CA 96003
Federal EIN# 68-0242276
www.cfnorthstate.org



Andrea Scott,
Chief Philanthropy
Officer

Learn More

If you would like to discuss how you can use your retirement fund assets to support the causes you care about, please contact us 530-244-1219 or andrea@cfnorthstate.org