**Qualified Charitable Distributions (QCD) to Council for Relationships**

**Donate up to $100,000 per Tax Year Directly from an IRA**

If you’re 70½ or older, you can donate up to $100,000 per tax year directly from an Individual Retirement Account (IRA) to charities like **Council for Relationships (CFR)**.

Qualified Charitable Distributions (QCD), also known as IRA charitable rollovers or IRA gifts, allow your dollars to make a meaningful impact while offering significant tax advantages: QCDs may be excluded from your taxable income and count toward your Required Minimum Distribution (RMD).

**What are the IRA charitable rollover rules?**

Here’s how a Qualified Charitable Distribution (QCD) works:

* You must be **70½ or older** at the time of gifting your IRA to a charity.
* You may distribute an amount, up to $100,000 in a calendar year, to one or more public charities, as long as it is completed by **December 31** of that year.
* Your **IRA administrator** must make the distribution directly to the charity, or you may write a check to the charity from your IRA checkbook. Funds that are withdrawn by you and then contributed do not qualify.

**Benefits of making an IRA gift**

* QCDs **count toward your required minimum distribution** for the year. If you must take your RMD but do not want or need the funds, QCDs are a great way to use that amount to make an impact.
* You’ll **avoid paying income tax** on amounts distributed, up to $100,000, allowing your dollars to go further.

**How to make an IRA qualified charitable distribution**

Follow these steps to make a gift from your IRA:

1. **Contact your IRA administrator** and instruct them to transfer funds to **Council for Relationships (Federal EIN #23-6297362)**.
2. Your financial institution should make the payment to **Council for Relationships** and identify you as the donor by name and address. The check can be mailed to:

Council for Relationships  
Attn: Development Office  
4025 Chestnut Street, 1st Floor  
Philadelphia, PA 19104

1. To ensure we credit your gift and express our gratitude, please ask your IRA administrator to include your full name and mailing address with the gift. If your financial institution cannot include this information, notify us directly at **janhorn@councilforrelationships.org** or **215-382-6680 x3155**.

**Thank you for your generous support of Council for Relationships!**