



QCD QUICK GUIDE

A Simple Guide to IRA Qualified Charitable Distributions

A Qualified Charitable Distribution (QCD) is one of the most tax-efficient ways for individuals age 70½ or older to give to ministries like IFA. This quick guide explains what a QCD is, why it's beneficial, and how to make one.

WHAT IS A QCD?

A Qualified Charitable Distribution is a gift made directly from your IRA to a qualified charity such as Intercessors for America. It allows you to give from your IRA before taxes are taken out.

WHO CAN MAKE A QCD?

You must be:

- Age 70½ or older, and
- Giving from a traditional IRA (QCDs generally do not come from 401(k)s, 403(b)s, or active employer plans without a rollover).

WHY QCDs ARE TAX-WISE

A QCD:

- Counts toward your Required Minimum Distribution (RMD) if you're 73+
- Is NOT included in your taxable income
- May reduce overall tax burden, including Social Security taxation and Medicare premiums
- Allows you to give more at no additional cost

Even if you don't itemize deductions, you still receive the tax benefits.

HOW MUCH CAN I GIVE?

In 2026, you can give up to \$105,000 per year using QCDs (indexed annually). Married couples with separate IRAs may each give up to this amount.

Give tax-free from your IRA • Satisfy your RMD • Support IFA's mission

HOW TO MAKE A QCD

Making a QCD is simple:

1. Contact your IRA custodian (Fidelity, Schwab, Vanguard, etc.).
2. Request a Qualified Charitable Distribution to:
Intercessors for America
1940 Isaac Newton Square W, Suite 200
Reston, VA 20190
EIN: 54-1134990
3. Ensure the check is made payable directly to Intercessors for America.
4. Ask the custodian to include your name and mailing address so IFA can properly acknowledge your gift.

WHEN SHOULD I SEND A QCD?

- Many donors make QCDs early in the year to satisfy RMDs.
- Year-end gifts (November–December) are fine—just allow time for processing.

COMMON QCD USES

You can use a QCD for:

- General support of IFA's ministry
- Special initiatives
- Legacy giving goals
- Prayer mobilization across America

(You cannot use a QCD to receive goods, services, or event fees.)

SAMPLE REQUEST LANGUAGE FOR YOUR CUSTODIAN

"Please issue a Qualified Charitable Distribution from my IRA in the amount of \$_____ to Intercessors for America, EIN 54-1134990, to be mailed to the address above."



THANK YOU FOR PRAYING AND GIVING

Your generosity strengthens intercession across the nation.
We would be honored to help you explore QCDs or other tax-wise giving options.

Contact: caravest@ifapray.org | www.IFAPRAY.org