Qualified charitable distributions from your IRA

Making a qualified charitable distribution (QCD) from your IRA can be a meaningful way to support causes you care about such as Navy-Marine Corps Relief Society.

What is a qualified charitable distribution (QCD)?

Qualified charitable distributions (QCD) are funds from your IRA that can be donated to a qualified nonprofit without first being recognized as income. QCDs are sometimes referred to as IRA Charitable Rollovers. Individuals above the age of 70 ½ with a Traditional IRA are eligible to make a QCD. In some cases, this distribution can satisfy all or part of the required minimum distribution (RMD) from your IRA.

What is a required minimum distribution (RMD)?

- A required minimum distribution (RMD) is the minimum amount you must withdraw from your account each year.
- You generally have to start taking withdrawals from your IRA, SEP IRA, SIMPLE IRA, or retirement plan account when you reach age 73.
- You are able to withdraw more than the minimum required amount. The IRS provides guidelines for calculating an individual's required minimum distribution for each year.

How does a qualified charitable distribution (QCD) work?

- You must be 70 ½ or older.
- If you are 73 or older, the transfer of funds counts towards your annual Required Minimum Distribution (RMD). Be sure to allow enough time to have the transaction completed – the check must be received and cashed by the qualified nonprofit by the December 31 deadline for the year the RMD is due.
- For 2026, total QCD gifts cannot exceed $111,000 per donor.
- Your gift must be transferred directly from the IRA account to a qualified charity, such as Navy-Marine Corps Relief Society.
- QCDs do not count as income and may help you avoid higher income taxes. When QCDs go directly from your IRA to a qualified nonprofit you pay no income taxes on the amount of your QCD.

Making a QCD to NMCRS

Navy-Marine Corps Relief Society is powered by compassion. A Qualified Charitable Distribution from your IRA makes a lasting impact in the lives of Sailors, Marines, and their families.

Steps to make a QCD from your IRA

✓	Request information on how to donate a QCD	Congratulations, you've already completed this step.
	Initiate your gift	Instruct the manager of your IRA to make a check payable to Navy-Marine Corps Relief Society and mail to: Navy-Marine Corps Relief Society Attn: Development 875 N. Randolph St, Ste 225 Arlington, VA 22203
	Document your gift	Be sure the donor's name is included in the documentation, so that NMCRS can properly record and acknowledge the gift.
Important notes: Remember that if your QCD is part of your required minimum distribution (RMD), it must be received and cashed by NMCRS by December 31.		

> **The Navy provided me with opportunities I never could have dreamed of. Supporting the Relief Society—through my IRA—is a way to help other Sailors have those opportunities, too. I know what the Relief Society does, and I know this gift will help Sailors, Marines, and their families when they need it, so they can continue to serve. As far as I'm concerned, that's all the reason I need to give.**
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> *– Vice Admiral Justin "Dan" McCarthy, USN (Ret.)*

> **We use the Required Minimum Distribution from an IRA to make a gift directly to NMCRS, rather than taking it as income. I want to support the Relief Society for the long term; the distributions from my IRA will continue to go to NMCRS to help Navy and Marine Corps families year after year. I feel very good about that.**
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> *– Vice Admiral Mike Haskins, USN (Ret.)*

We understand that charitable giving is a personal decision, and we are grateful for your support.
Please contact the NMCRS Development team at **giving@nmcrs.org** or **800-654-8364** to discuss the giving option that best meets your needs.

NMCRS (EIN 53-0204618) is a 501(c)(3) nonprofit organization located at 875 N Randolph St., Suite 225, Arlington, VA 22203.