

A Smarter Way To Give

Turn Your IRA Into Impact

Support MacDonald Training Center with a Qualified Charitable Distribution

For donors age 70½ and older · Up to \$111,000 per person in 2026

Your gift never enters taxable income - and can satisfy your RMD.

Direct from your IRA to MTC. No itemizing required.



WHAT IS A QCD?

A Qualified Charitable Distribution (QCD) is a direct transfer from your IRA to a qualified public charity such as MacDonald Training Center. The amount is excluded from your taxable income. If you are 73 or older, a QCD can also count toward your Required Minimum Distribution - without raising your AGI, Medicare premiums, or the tax on Social Security benefits.

WHO SHOULD CONSIDER A QCD

Anyone age 70½ or older with a traditional, inherited, or inactive SEP/SIMPLE IRA who wants to support people with disabilities - especially donors who take the standard deduction or do not need their RMD for living expenses.

HOW IT WORKS

- You must be 70½ or older on the date of the gift.
- Ask your IRA custodian to send a check payable to MacDonald Training Center, Inc.
- Do not take the withdrawal yourself first - it must go directly to MTC.
- Eligible accounts: traditional, inherited, and inactive SEP/SIMPLE IRAs (not 401(k)s).
- 2026 limit: \$111,000 per person. Spouses may each give from their own IRA.

WHY A QCD HELPS MTC - AND YOU

- 100% of your contribution supports the life-changing programs and services of MacDonald Training Center.
- You exclude the gift from taxable income even if you take the standard deduction.
- Satisfies all or part of your RMD without increasing AGI.
- May help avoid higher Medicare IRMAA surcharges.
- Lets many donors give more than they could from after-tax cash.

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Please notify us so we can thank you. Not legal, tax, or financial advice - check with your advisor.

MTC is a 501(c)(3) public charity. QCDs cannot be directed to a donor-advised fund. This flyer is educational and is not tax, legal, or financial advice. Please consult your IRA custodian and tax advisor before initiating a QCD.

MacDonaldCenter.org

macdonaldcenter.org

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Our Mission: To empower people with disabilities to lead the lives **they** choose.

ELEVATE
PROGRAMS WITH PURPOSE

EMPOWER
SUPPORT OUR MISSION

EMPLOY
HOPE IN ACTION