Support MTC with a Qualified Charitable Distribution

TAX-SMART GIVING · 2026

A Smarter Way To Give

Turn Your IRA Into Impact

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

Your gift skips taxable income and can count toward your RMD.

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 (MTC).

WHO SHOULD CONSIDER A QCD

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

HOW IT WORKS

- Must be age 70½ or older at the time of the gift.
- Ask your IRA custodian to send a check directly to MacDonald Training Center, Inc.
- Don't withdraw the funds first. They must go directly to MTC.
- Eligible accounts: Traditional, inherited, and inactive SEP/SIMPLE IRAs.

WHY IT HELPS

- 100% supports MTC programs and services.
- May satisfy all or part of your Required Minimum Distribution (RMD).
- Excluded from taxable income, even if you take the standard deduction.
- May help reduce Medicare IRMAA surcharges.

Contact: Daniel Berman, Sr. Director of Development
813-997-1081 and dberman@macdonaldcenter.org

Please notify us so we can thank you.

MacDonald Training Center
macdonaldcenter.org

5420 West Cypress Street, Tampa, FL

LEARN MORE

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

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.