

PLANNED GIVING

Notre Dame Cristo Rey High School



WHY IS A CHARITABLE IRA ROLLOVER A TAX-WISE GIFT?

A Qualified Charitable Distribution (QCD), sometimes called a charitable IRA rollover, can be a tax-efficient way for eligible donors to support Notre Dame Cristo Rey High School.

If you are age 70½ or older, you may direct a QCD from an eligible IRA directly to NDCR. The distribution may be excluded from taxable income, subject to IRS rules, even if you do not itemize deductions.

For donors who must take a Required Minimum Distribution (RMD), an eligible QCD can count toward that requirement. RMDs generally begin at age 73 under current federal rules.

The benefits to you

- An eligible QCD is generally excluded from taxable income.
- A QCD may satisfy some or all of your RMD for the year.
- Reducing adjusted gross income may help some donors limit tax effects tied to income levels.
- Your gift provides immediate support for NDCR students and the school's mission.

Simply contact your IRA administrator or visit its website and request a Qualified Charitable Distribution (QCD) form.

2026 QCD Rules at a Glance

Age 70½ or older. You must be at least age 70½ on the date of the distribution.

2026 annual limit: \$111,000 per individual. A qualifying spouse with a separate IRA may make a separate QCD up to the annual limit.

Eligible accounts. QCDs generally come from IRAs; distributions directly from 401(k) and 403(b) plans do not qualify as QCDs.

Eligible charity. The distribution must go to an organization eligible to receive QCDs. Notre Dame Cristo Rey High School is a 501(c)(3) organization.

No goods or services in return. A QCD cannot be used for the deductible portion of a gift when the donor receives benefits such as gala tickets.

Direct transfer required. The IRA custodian should make the distribution payable directly to Notre Dame Cristo Rey High School.

WE ARE HERE TO ASSIST

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This information is educational and is not tax or legal advice. Please consult your tax, legal, or financial advisor about your individual circumstances.