

Ways to give if you are 70 1/2

A qualified charitable distribution from an IRA lets you send money straight from your IRA to a public charity and keep it out of your taxable income, up to **\$111,000** in 2026.

1. You have to be at least 70½ on the day the distribution is processed, and the money has to move directly from your IRA custodian to the charity without passing through your hands.
2. If you're 73 or older and subject to required minimum distributions, the transferred amount counts toward your RMD (Please see the document entitled RMD, Required Minimum Distribution)