Give from Your IRA — Tax-Free — with a Qualified Charitable Distribution (QCD)

If you're 70½ or older, a Qualified Charitable Distribution lets you transfer funds directly from your IRA to us — and that gift doesn't count as taxable income to you.

Why it's advantageous:

- **Excluded from income, not just deducted.** A QCD doesn't show up in your Adjusted Gross Income (AGI) at all — which can be worth more than a standard charitable deduction, especially since it helps even if you take the standard deduction and don't itemize.
- **Counts toward your RMD.** If you're 73 or older and required to take minimum distributions, a QCD satisfies that requirement without adding to your taxable income.
- **No AGI-based caps.** QCDs don't count toward the overall itemized charitable deduction limit, which normally caps deductions at 60% of AGI, and unlike regular donations, QCDs aren't reduced by newer itemization limits that took effect this year.
- **Lower Medicare premiums.** Because your AGI stays lower, a QCD can help avoid income-related Medicare surcharges (IRMAA).
- **2026 annual limit:** up to $111,000 per individual, or $222,000 for a married couple filing jointly, and this limit rises with inflation each year.

How to make a QCD gift:

1. Confirm you're 70½ or older and the funds are in a **Traditional, Rollover, or Inherited IRA** (401(k)s and other employer plans don't qualify directly — you may need to roll funds into an IRA first.
2. Contact your IRA custodian and request a **direct transfer** to us. The check or wire must go straight from the IRA to our organization — money that passes through your hands first doesn't qualify.
3. Provide our legal name; Susila Dharma USA, address: c/o Rifka Several, 544 North K Street, Livermore, CA 94551, and tax ID (EIN): 04-2726186 to your custodian.
4. Ask your custodian to note the gift as a QCD so it's reported correctly.
5. Complete the transfer by **December 31** to count for that tax year.

6. Let us know a gift is coming so we can watch for it and send you a timely acknowledgment letter — your custodian's 1099-R won't show it as a QCD, so our receipt is often the only record of that detail for your tax filing.

This information is general and not a substitute for advice from a tax or financial advisor. Please consult yours to see how a QCD fits your specific situation.