

Outright Gift from an IRA

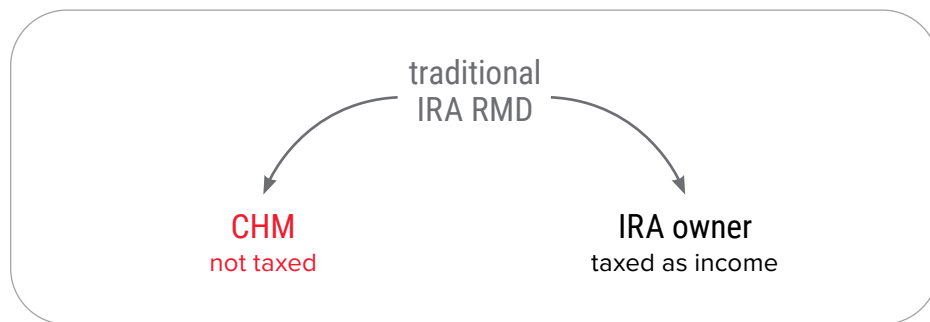
IRA owners age 70½ or older can make a gift directly from an IRA to charity (up to the \$111,000 annual aggregate limit in 2026). The distribution is tax free and counts toward the donor's required minimum distribution (RMD) if one is due.

Concept applied:

A donor who doesn't need the additional income from a required minimum distribution can make a charitable gift directly from an IRA to meet all or part of the annual RMD while owing no income tax on the gift amount.

How it works:

Pete Maher, 73, is required to take a minimum distribution from his traditional IRA this year, even though he does not need the additional income. He instructs the IRA custodian to transfer his RMD amount directly to his favorite qualified charity. With this one simple step, he fulfills his RMD without increasing his taxable income, while making a meaningful charitable impact. He plans to repeat this gift each year.



Why is it useful?

This qualified charitable distribution from an IRA is the only way to make a lifetime charitable gift of retirement savings while meeting all or part of the RMD. The gift reduces adjusted gross income, which may help bypass income tax on Social Security benefits. Lower adjusted gross income may also bypass or decrease exposure to the Medicare surtax on net investment income.



PLANNED GIVING

CHM: NOW AND INTO THE FUTURE

From the telescope to the printing press to the steam engine, technological revolutions have always transformed the human condition. But never has there been a technological revolution set to change our world in pace, scope, and scale as the one in which we are currently immersed. Nonexistent only a lifetime ago, the forces of change brought on by the computing revolution are permanent, universal, and accelerating at an exponential rate. Great opportunities and great challenges have arisen on a scale never seen before.

This complex present and even more uncertain future requires a new citizenship—one that is equipped with knowledge, inspired by vision, and empowered to take action; one that values problem-solving, critical thinking, and collaboration; one that sets innovation and leadership in pursuit of equitable growth; and one committed to creating a sustainable future and improving the quality of life for this generation and the next.

CHM is in a unique position to empower people as catalysts for change inside our current technological revolution. CHM is using its extensive network and historical expertise amassed over four decades to promote a new citizenship for the digital age, bringing together companies and nonprofits, government leaders and policymakers, scholars and educators—because it will take all of us working together to build the future we envision.

FOR ADDITIONAL INFORMATION, PLEASE CONTACT

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