FIGHTING HUNGER

MERCED COUNTY FOOD BANK

FEEDING HOPE

IRA QUALIFIED CHARITABLE DISTRIBUTION (QCD)

A Tax-Smart Way to Support The Merced County Food Bank

HOW IT WORKS

70½ WHO

To make a QCD to a public charity like the Merced County Food Bank, you must be 70½ or older.

$111k WHAT

You can give up to $111,000 for the 2026 tax year from your Traditional or Roth IRA.

QCD to MCFB HOW

Tell your financial advisor that you want to do a QCD to the Merced County Food Bank. They can send your gift by check or wire.

by 12/31 WHEN

Your gift must be complete by December 31, in order to receive the maximum tax benefits for 2026.

BENEFITS FOR YOU

IMPACT

To meet the needs of our food-insecure population we rely on donations. For every $1 donated, MCFB can distribute 2 meals.

RMD

Each dollar of your donation will count towards your required minimum distribution for 2026.

TAXES

A QCD lets you donate up to $111,000 tax-free, even if you take the standard deduction instead of itemizing.

Please consult your financial or tax advisor. A Qualified Charitable Distribution (QCD) is excluded from taxable income, unlike regular IRA withdrawals, and may help reduce taxes on Social Security, Medicare premiums, and certain tax credits and deductions.

TAX SCENARIO	Take RMD Income & Donate Cash	VS	Tax-Smart - Make a QCD & Satisfy RMD
Adjusted Gross Income	$122,683		$80,000
Charitable Gift	$42,683 (Cash)		$42,683 (QCD)
Itemized or Standard Deduction	$42,683 (Itemized Deduction)		$16,100 (Standard Deduction)
Estimated Federal Taxable Income	$80,000		$63,900

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