

# Make a Gift From Your IRA

If you are 70½ or older, you can give a qualified charitable distribution (QCD), directly from your IRA to The Presbyterian Homes, Inc. (dba Brightspire) to benefit River Landing at Sandy Ridge.



For questions or to learn more, contact:  
Terrill Sandiford  
Philanthropy Director  
336.217.0817  
tsandiford@kintura.org

## How can QCDs benefit you?

- Beginning the year you turn 73, you can use your gift to satisfy all or part of your required minimum distribution (RMD) for the year.
- QCDs lower your taxable income, which may help you avoid phaseouts, reduce Medicare premiums, and decrease the amount of Social Security subject to tax.

## Three Simple Steps to Make a QCD

1

Contact your IRA administrator to initiate a QCD, either by speaking with a representative or by selecting the account you wish to donate from on their website

2

Provide your IRA administrator with the essential information below

Legal name:  
The Presbyterian Homes, Inc.  
Mailing address:  
5603 New Garden Village Drive,  
Greensboro, NC 27410  
EIN: 56-0564344  
Campaign / fund:  
Ex.) Annual Appeal

3

Please contact Terrill Sandiford, Philanthropy Director, when initiating a QCD, to ensure that your donation is directed as you intend

## Updates for 2026

- QCD limits: The maximum amount for a tax-free QCD has increased to \$111,000 per individual. If filing taxes jointly, your spouse can donate up to \$111,000 from their IRA without being taxed on the distribution as well.
- Life-income gift limits: The one-time election amount to fund a life-income gift such as a charitable gift annuity or a charitable remainder trust from your IRA without being taxed on the distribution has increased to \$55,000.

## Important Reminders

- First dollars out rule: The first amounts distributed from your IRA in a given year are legally considered to be your RMD until the full annual requirement is met.
- Charitable deductions: QCDs are also not counted towards the maximum amounts deductible for those who itemize their giving on their taxes (the \$111,000/\$222,000 can be above and beyond those limits), and since the transfer generates neither taxable income nor a tax deduction, you benefit even if you do not itemize your deductions.
- RMD deadlines: At age 74 and beyond, the deadline for taking your RMD each year is December 31. The IRS penalty for missed RMD amounts is 25%.
- For those with QCD checkbooks provided by your IRA administrator: The date of your QCD is established once the recipient deposits the check rather than when you put your check in the mail. Please send your QCD check at least several weeks before the end of the year.

For more information and special resources on how you can support River Landing at Sandy Ridge in a way that works best for you, please scan the QR code or visit, [kintura.mylegacygift.org](https://kintura.mylegacygift.org)

