

WHY DONORS CHOOSE A QCD

TWO GOALS. ONE GIFT.

A QCD lets you **support Scouting in our community** while reducing the IRA income you would otherwise pay tax on.

- ✓ Generally excluded from your federal and California taxable income
- ✓ Counts toward your Required Minimum Distribution (RMD)
- ✓ The tax benefit does not depend on whether you itemize
- ✓ A lower AGI may reduce tax on Social Security benefits and help avoid Medicare premium surcharges
- ✓ Sidesteps the new 2026 federal floor on itemized charitable deductions

YOUR GIFT AT WORK

6,000+

youth served in 2025

10,000+

Scouts in council programs in 2025

300

new Eagle Scouts in 2025

55,000

hours of community service

4

best-in-class camp properties

GROWING

one of the fastest growing councils in America



READY TO GIVE?

LET'S TALK.

We're happy to work with you and your adviser to make your gift simple.

Joe Garcia

Development Director

619-618-8234

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FOR YOUR IRA CUSTODIAN

Make payable to:

**San Diego-Imperial Council,
Scouting America**

1207 Upas Street
San Diego, CA 92103

Tax ID: 95-1643983

(619) 298-6121 | sdicscouting.org

Tax information adapted from an article by Richard D. Thorn, Esq., LL.M. in Taxation. This brochure is for general informational purposes and is not individual tax or legal advice. Tax rules may change, and individual circumstances vary.

Scouting America
San Diego-Imperial Council



FOR DONORS AGE 70½ AND OLDER

YOUR IRA CAN HELP SCOUTS SOAR

A tax-smart way to support San Diego-Imperial Council through a **Qualified Charitable Distribution (QCD)**.

THE BASIC IDEA

HOW A QCD WORKS

Instead of withdrawing IRA money yourself and then donating it, you ask your IRA custodian to **send the gift directly** to San Diego-Imperial Council, Scouting America.

THE USUAL WAY: A \$5,000 GIFT

Withdraw \$5,000 from your IRA

Report it as taxable income

Donate \$5,000. The deduction may not help if you don't itemize.



WITH A QCD: THE SAME \$5,000 GIFT

Your IRA custodian sends \$5,000 directly to the Council

The \$5,000 is generally not included in your taxable income

The tradeoff: because the gift is excluded from income, you don't also claim a charitable deduction for it. You can't receive both tax benefits on the same gift.

ANY SIZE GIFT COUNTS

A QCD can be useful whether your annual gift is \$1,000, \$5,000, \$10,000 or considerably more.

ELIGIBILITY

WHO CAN GIVE?

70½

You can give **once you reach age 70½**. No need to wait for RMDs to begin.

- ✓ Traditional IRAs, including inherited IRAs if the beneficiary is 70½ or older
- ✗ 401(k) and 403(b) plans
- ✗ SEP or SIMPLE IRAs still receiving employer contributions

Most of your savings in an employer plan? Ask your adviser whether a rollover to an IRA makes sense.

ONCE RMDs BEGIN

IT COUNTS TOWARD YOUR RMD

RMDs generally begin at **age 73** (born 1951 through 1959) or **age 75** (born 1960 or later).

Example: a \$20,000 RMD for 2026

\$10,000 QCD
to Scouting

\$10,000
other distributions

Your \$10,000 QCD satisfies half the RMD and **generally does not become part of your taxable income.**

CALIFORNIA TAXPAYERS

California generally follows the federal rules, so a qualifying QCD is excluded from your California taxable income too. California also does not adopt the new 2026 federal floor on itemized charitable deductions.



MAKING YOUR GIFT

4 SIMPLE STEPS

1

Talk with your adviser

Coordinate with your tax adviser and IRA custodian so the gift qualifies and is properly reported.

2

Send it directly

Your custodian must send the gift straight to the Council. A custodian check payable to the Council also qualifies, even if you deliver it. **A personal check from withdrawn funds won't count.**

3

Plan ahead

Arrange your QCD before taking the rest of the year's RMD. Custodians can be slow late in the year, so avoid waiting until December.

4

Keep our acknowledgment

Save the Council's written acknowledgment with your tax records.

2026 LIMIT

\$111,000

per eligible IRA owner. Spouses who each qualify may give from their own IRAs.