How to donate to STL Cure Sarcoma using a Qualified Charitable Distribution (QCD) from your traditional IRA account

A Qualified Charitable Distribution (QCD) is a distribution from a donor's traditional IRA account directly to a 501(c)(3) charity. Done properly, **a QCD is not taxable**.

STL Cure Sarcoma is a 501(c)(3) charity. A QCD can be used to donate to STL Cure Sarcoma.

A donor must have reached 70-1/2 years of age to do a QCD. Additionally, the non-taxable QCD amount can be put toward a donor's Required Minimum Distribution (RMD).

ELIGIBILITY FOR QCDS

- Donor must have reached 70-1/2 year of age.
- QCDs must be done from Traditional IRA accounts (Not a SEP IRA, SIMPLE or Roth IRA).
- The QCD must be come directly from the traditional IRA to the 501c3 organization.

TAX BENEFITS OF QCDS

- Donors can distribute money from their traditional IRA account incurring no tax liability.
- Donors can fulfill RMDs without incurring tax liability.
- Can help donors maintain lower Medicare premiums.
- Can help donors reduce taxes on Social Security benefits.
- Donors can still use the full amount of their standard deduction. Though the QCD does not count as an itemized deduction, it still lowers the taxable portion of income.

For 2025, the limit for QCDs is $108,000 per person. Note that a married couple can each make a $108,000 donation via QCDs.

HOW TO MAKE A QUALIFIED CHARITABLE DISTRIBUTION

Follow these steps when executing a QCD:

- Verify the charity is a qualified 501(c)(3) organization.
- Contact your IRA custodian (the organization that holds your IRA account) or your financial advisor to initiate the transfer.
- Make sure the distribution check is made payable to **STL Cure Sarcoma**, not to you.
- Maintain a record of the QCD to present to your tax preparer.

QCD checks to STL Cure Sarcoma should be made payable and mailed to:
STL Cure Sarcoma
PO Box 1703
Benton, IL 62812

Please request that the team name be put in the memo line of the check.