iGiftFund

Qualified Charitable Distributions You Can Manage

Many of your clients may not itemize deductions, instead opting to claim the higher standard deduction. In 2026, the standard deduction is $16,100 for single filers and $32,200 for married couples filing jointly. With that in mind, here are charitable giving strategies that may allow your senior clients to take advantage of the higher standard deduction while also using charitable giving to satisfy all or a portion of their Required Minimum Distributions (RMDs)—all while allowing you to continue managing the investments.

Background

Individuals age 70½ or older may direct distributions, known as Qualified Charitable Distributions (QCDs), from their traditional IRA directly to eligible charitable organizations. A qualifying QCD is generally excluded from taxable income and, once the donor is subject to Required Minimum Distributions (RMDs), may count toward satisfying all or a portion of the donor's RMD.

NOTE: Required Minimum Distributions generally begin at age 73. The first RMD is required for the year an individual turns 73 but may be delayed until April 1 of the following year. Subsequent RMDs must generally be taken by December 31 of each year.

Tip

Although Qualified Charitable Distributions (QCDs) cannot be made to donor-advised funds, private foundations, or supporting organizations, iGiftFund offers a Designated Fund option that can accept qualifying QCD contributions.

DESIGNATED FUND

Your client can direct a QCD to establish or contribute to an iGiftFund Designated Fund and select up to five (5) eligible charitable organizations at the time the fund is established. You continue to manage the investments with a long-term objective, while the donor selects a spending policy for annual distributions. iGiftFund then makes distributions to the designated charities according to the established allocation.

This can be an attractive option for clients who want to provide ongoing support to organizations that are important to them, such as a church, hospital, university, or other favorite charity.

A Designated Fund may also be structured to support an established scholarship program at a high school, college, or other eligible charitable organization.

WHAT ARE THE ADVANTAGES TO YOUR CLIENT?

Your client can:

- Create a lasting charitable legacy by establishing the fund in their name or in honor or memory of a loved one.
- Use Qualified Charitable Distributions (QCDs) from an IRA to support favorite charities while satisfying all or a portion of their Required Minimum Distribution (RMD), without the qualifying QCD being included in taxable income.
- Continue supporting the charities that matter most to them through ongoing annual distributions. Recommend you to manage the investments using an open-architecture approach on your familiar investment platform, much like your role with an iGiftFund donor-advised fund.
- Add to the fund over time, including through additional qualifying QCDs or other charitable contributions.
- Provide for continuity if a designated charity ceases to exist, allowing support to be redirected in accordance with the terms of the fund.

ABOUT IGIFTFUND

iGiftFund is an independent, national donor advised fund sponsor and IRS-recognized public charity committed to making charitable giving simple and personal.

Our independent structure allows us to focus on what matters most: our donors, their charitable goals, and the advisors they trust. With no proprietary investment products or giving agendas, donors can recommend their financial advisor to continue managing the investments on their familiar platform, while iGiftFund handles the administration, compliance, and grantmaking.

Our competitive fees, flexible solutions, and high-touch service create a donor and advisor experience that feels refreshingly different.

Learn more at **www.iGiftFund.org**
or call us at **(330) 400-2768.**

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