



IRA Qualified Charitable Distribution (QCD)

The IRA qualified charitable distribution (QCD), provides you with an excellent opportunity to make a gift during your lifetime from an asset that would be subject to multiple levels of taxation if it remained in your taxable estate. Individuals age 70 ½ and older can instruct their IRA administrators to make a distribution directly to The Mother Church and exclude the amount of the gift from their gross income for federal tax purposes.

How to a make a gift from your Individual Retirement Account (IRA):

1. Instruct your IRA administrator to mail a check, payable to:

The First Church of Christ, Scientist
Office of the Treasurer, P02-02
210 Massachusetts Avenue
Boston, MA 02115

2. Ask your IRA administrator to include the following information in the memo line of the check, or in an accompanying letter:

- The designation of your gift (e.g. The General Fund)
- A notation that this check constitutes as a qualified charitable distribution from your IRA

To be eligible:

- You must be 70 ½ years of age or older at time of distribution.
- Total charitable gifts cannot exceed \$105,000 per taxpayer each year.
- Distributions must be made directly from the IRA to The First Church of Christ, Scientist when the donor normally takes an IRA distribution. Donors should contact their IRA Administrator to ensure the proper details to make the distribution are correct. Those donors with check-writing privileges on their IRA accounts can write individual checks from the IRA to the Church.
- The gift date for an IRA gift is the date the funds leave the donor's IRA account.