Give from your IRA. Help families find hope.

A qualified charitable distribution (QCD) lets eligible IRA owners support compassionate care for moms, dads, and babies while excluding a qualifying gift from federal taxable income.

70½ or older	$111,000	December 31
Your age when the gift is made	2026 limit per eligible person	Complete your 2026 QCD by year-end

1. **Confirm your eligibility.**

   You must be at least 70½ on the distribution date. Traditional and rollover IRAs generally qualify; other IRA types need review. An ongoing SEP or SIMPLE IRA is excluded. A 401(k) cannot make a QCD directly.

2. **Gather the charity details.**

   Use the legal name, EIN, and mailing address on page 2. Confirm eligibility with your custodian or the IRS Tax Exempt Organization Search. QCDs cannot go to a donor-advised fund.

3. **Request a direct gift through your IRA custodian.**

   Ask for its QCD form or online process. The payment must go directly from your IRA to the charity and be payable to the charity, not to you. Do not withdraw the money yourself or use the online donation form.

4. **Allow time for the gift to be completed.**

   Tell the custodian the gift amount and include your name and mailing address so we can identify your gift. Begin well before December 31; confirm processing, delivery, and check-clearing deadlines with your custodian.

5. **Keep your acknowledgment and tax records.**

   Request a written acknowledgment confirming no goods or services were provided. Share it and Form 1099-R with your tax preparer. You cannot also deduct the QCD amount excluded from your income.

Already taking required minimum distributions? A QCD can satisfy all or part of your current-year IRA RMD. Coordinate the timing before taking money yourself; a later gift does not turn an earlier withdrawal into a QCD.

Everything your custodian needs.

Give these details to your IRA provider when requesting a QCD to Resource Health.

LEGAL CHARITY NAME / PAYEE

Rachel House Pregnancy Resource Centers, Inc.
dba Resource Health Services

EIN: 43-1808105

Mailing address:
1260 NE Windsor Drive
Lee's Summit, MO 64086

Before initiating your gift: Contact our team to confirm the current payee and delivery instructions. Let us know your gift is coming so we can match it to you and provide an acknowledgment.

816-921-5050 | info@resourcehealth.org

What to ask your IRA custodian

“I would like to make a qualified charitable distribution of $_____ from my IRA directly to Rachel House Pregnancy Resource Centers, Inc. dba Resource Health Services, EIN 43-1808105. Please make the check payable to the charity and mail it to 1260 NE Windsor Drive, Lee's Summit, MO 64086. Please include my name and mailing address with the gift. What forms and deadlines apply?”

A few details to discuss with your tax adviser

The $111,000 limit is the 2026 total across all charities. An eligible spouse may give up to the same amount from their own IRA. Deductible IRA contributions for years when you are age 70½ or older may reduce the amount you can exclude. A gift must not provide you goods or services. Ask about state tax treatment and any proposed state tax credit for the same gift.

SOURCES & NEXT STEPS

IRS Publication 590-B - QCD rules

IRS Notice 2025-67 - 2026 annual limit

Fidelity - QCD process and year-end timing

Resource Health legal name, EIN and address - Candid

General information, not individualized tax or legal advice. Confirm your eligibility and reporting with your IRA custodian and tax adviser. Limits can change annually.