



## IRA Qualified Charitable Distributions (QCDs)

**A simple guide for donors age 70½ and older.**

A Qualified Charitable Distribution (QCD) allows you to make a direct gift from your IRA to an eligible public charity. A QCD may satisfy all or part of your Required Minimum Distribution (RMD) and is generally excluded from taxable income. Always consult your tax advisor.

### Can I Make a QCD to Lodi Community Foundation?

Yes. Although Donor Advised Funds (DAFs) are not eligible to receive QCDs under IRS rules, the Lodi Community Foundation offers several alternatives that can receive QCD gifts.

### What Lodi Community Foundation (LCF) Funds Can Receive a QCD?

Fund Type	QCD Eligible?	Purpose
<b>LCF Endowment</b>	✓ YES	Supports and strengthens LCF's community leadership and ability to address changing community needs for generations to come.
<b>Community Impact Fund</b>	✓ YES	Supports the most urgent community needs and time-sensitive opportunities that strengthen programs and services across the Greater Lodi area.
<b>Lodi Legacy Fund</b>	✓ YES	An endowed grantmaking fund that provides annual support for charitable programs, projects, and initiatives that benefit the Lodi area and its residents.
<b>BONES Capacity Building</b>	✓ YES	Strengthens the leadership and long term sustainability of local nonprofits serving the Lodi area.
<b>Lodi Meal Project</b>	✓ YES	Expands food access while supporting local businesses and strengthening the community.
<b>Designated Funds</b>	✓ YES	Provides ongoing support to one or more nonprofit organizations of your choice.
<b>Field of Interest Funds</b>	✓ YES	Supports a broad area of community need you care about, such as animals, arts, education, health, children and youth, or seniors.
<b>Scholarships</b>	✓ YES	Scholarship & educational opportunity funds.
<b>Donor Advised Funds (DAFs)</b>	✗ NO	Federal law does not permit QCDs to Donor Advised Funds.

\*The Lodi Community Foundation does not provide tax, legal, or financial advice. Donors should consult their professional advisors regarding the tax consequences and eligibility requirements associated with Qualified Charitable Distributions. IRS rules limit the amount that may be contributed through a QCD each year. IRS rules governing QCDs are subject to change.



**IRA**

## QCD

*Tax-free gift,  
satisfies RMD\**

QCDs can be made to these LCF funds

- LCF Endowment**

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- Community Impact Fund**

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- Lodi Legacy Fund**

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- BONES Capacity Building**

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- Lodi Meal Project**

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- Designated Funds**

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- Field of Interest Funds**

Supports a broad area of community need you care about, such as animals, arts, education, health, children and youth, or seniors.
- Scholarship Funds**

Supports scholarships and educational opportunity funds that advance educational attainment and workforce development.

QCDs cannot be made payable to you or to a Donor Advised Fund (DAF).

## RMD

*Pay income tax,  
receive tax deduction*

## Your Donor Advised Fund at LCF

Donor Advised Funds may be funded with taxable RMD distributions, but not through a QCD.

Learn More:

[LodiCommunityFoundation.org](http://LodiCommunityFoundation.org)

Or Call:

209-400-7192