

IRA Qualified Charitable Distribution

If you are age 70½ or older, a Qualified Charitable Distribution (QCD) from your IRA can be a tax-savvy way to make a gift to support your favorite Advocate hospital or program. You can make a QCD through a direct transfer from your IRA to Advocate Charitable Foundation. This kind of gift will count as part of your Required Minimum Distribution (RMD). Once you have instructed your IRA account administrator to make the transfer, please let us know what Advocate hospital or program you choose to support.

Benefits of a Qualified Charitable Distribution

- It allows you to support your favorite Advocate hospital or program.
- The distribution from your IRA does not count as taxable income.
- You receive tax benefits even if you don't itemize.
- You may use it to fulfill a pledge.

Special Considerations when arranging a Qualified Charitable Distribution

- The distribution must come directly from your IRA account to Advocate Charitable Foundation.
- The maximum IRA Charitable Rollover amount is \$108,000 (in 2025, adjusted annually for inflation) per person.
- We can assist you with details on directing your IRA account administrator to make this kind of distribution to Advocate Charitable Foundation.

Situations to Avoid

- DO NOT take the funds out of your IRA and then write a check to us or your Advocate hospital/program. This will nullify the tax benefits of the Charitable Rollover.
- Rollover funds cannot be used to receive any benefit, such as gala tickets, in exchange for the gift.

For more information:

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Note: This information is intended to be for educational purposes and should not be considered legal, tax or accounting advice. You should consult with your professional advisors for applicability to your own situation.