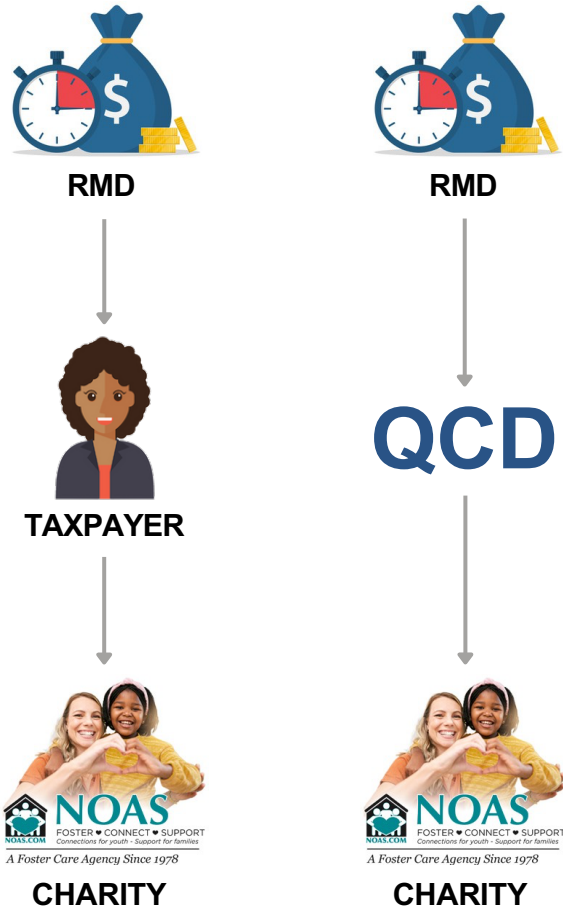


visualizing Qualified Charitable Distributions



	No QCD	QCD	No QCD	QCD
RMD	\$50,000	\$0	\$50,000	\$0
OTHER INCOME	\$250,000	\$250,000	\$150,000	\$150,000
AGI	\$300,000	\$250,000	\$200,000	\$150,000
SENIOR DEDUCTION	\$0	\$0	\$6,000	\$12,000
CHARITABLE (Sch. A)	\$48,500	\$0	\$49,000	\$0
OTHER ITEMIZED (Sch. A)	\$30,000	\$30,000	\$20,000	\$20,000
TOTAL DEDUCTIONS	\$78,500	\$35,500	\$75,000	\$47,500
TAXABLE INCOME	\$221,500	\$214,500	\$125,000	\$102,500
TAX LIABILITY	\$38,356	\$36,676	\$16,924	\$11,974

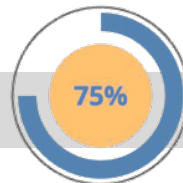
OTHER FACTORS THAT INFLUENCE QCD STRATEGIES



Must Be Age 70 1/2 or Older



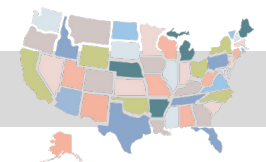
\$111,000 Annual QCD Limit (Adjusted for Inflation)



Partial QCD for Increased Flexibility



Potential to Reduce the Impact of IRMAA



Potential to Reduce State Income Tax Liability

Examples assume MFJ tax filing status in 2026 tax year with both spouses over age 65 |
 Examples assume entire \$50,000 RMD amount is transferred to qualifying charity either directly or indirectly



Disclosures

This material is provided for educational purposes to illustrate potential charitable planning considerations under current tax law. It is not intended as individualized tax, legal, or investment advice. **Donors should consult their personal financial, tax, or legal advisor before implementing any strategy.** This material is shared in the context and capacity by a supporter of Northeast Ohio Adoption Services (NOAS) and not as a NOAS representative providing personalized professional advice.

If you are considering a charitable gift and would like to explore:

- * Qualified Charitable Distributions (QCDs)
- * Donor-Advised Fund (DAF) grant recommendations
- * Appreciated asset gifting
- * Multi-year philanthropic planning
- * Timing strategies prior to year-end

The NOAS team is available to work with you to make the giving process simple, meaningful and tailored to your wishes.

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Website: www.noas.com

Your Gift. Generations of Change.

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