Marloo

QUALIFIED CHARITABLE DISTRIBUTIONS, TAX YEAR 2026

QCD checklist for year-end

One per client. Rules from IRS Pub 590-B and Notice 2025-67. General information, not tax advice.

Educational information only, not tax, legal or investment advice. Rules and firm procedures change: confirm with the IRS, FINRA, the firm involved or a qualified professional before acting. Last reviewed November 2026.

Client _____ Date of birth (70½ on the gift date?) _____ Custodian's year-end QCD cutoff _____

1. ELIGIBILITY

- [ ] Client is 70½ or older on the date of the gift
- [ ] Gift comes from an IRA: traditional, inherited (beneficiary 70½+), or a SEP or SIMPLE with no employer contribution this year
- [ ] Total QCDs this year are within $111,000 for this client (each spouse has their own limit)
- [ ] No deductible IRA contributions after 70½, or the offset is worked out
- [ ] Nondeductible basis in any IRA checked (Form 8606)

2. THE RMD

- [ ] This year's RMD worked out: $_____
- [ ] IRA withdrawals already taken this year: $_____
- [ ] QCD goes in before any further withdrawal meant to cover the RMD

3. THE CHARITY

- [ ] Legal name, EIN and mailing address confirmed in the IRS Tax Exempt Organization Search
- [ ] Not a donor-advised fund, supporting organization or private non-operating foundation
- [ ] Client receives nothing in return (no tickets, dinners or gifts)

4. THE REQUEST

- [ ] Custodian's QCD or distribution form, with QCD selected
- [ ] Payment payable to the charity, never to the client
- [ ] Delivery: custodian mails it, or client hands it over
- [ ] Memo with the donor's name so the charity credits the gift
- [ ] No tax withholding
- [ ] Client signature, then sent well before the custodian's cutoff

5. AFTER THE GIFT

- [ ] Charity's written acknowledgment received and filed
- [ ] Tax preparer told: the return must show the gift as a QCD, even if Form 1099-R doesn't
- [ ] Gift recorded in the client file for next year's plan

QUESTIONS FOR THE CLIENT MEETING

- [ ] Which charities this year, and how much to each?
- [ ] Any to a donor-advised fund or family foundation?
- [ ] Any IRA withdrawals so far this year?
- [ ] Which IRA should the gift come from?
- [ ] Will you receive anything in return?
- [ ] Who prepares your tax return?

GIFTS

CHARITY (LEGAL NAME)	EIN	MAILING ADDRESS	AMOUNT	FROM IRA (LAST 4)

Marloo captures the charity details in your meeting and fills the forms you open. You review and submit. The full guide, with sources: marloo.com/us/guides/qualified-charitable-distributions. See Marloo: marloo.com/us/book

Important. Educational information only, not tax, legal or investment advice, and it does not take your situation into account. Rules and firm procedures change. Before you act, confirm the details with the IRS, FINRA, the firm involved or a qualified professional. Last reviewed November 2026. Marloo is not a law firm, tax advisor or broker-dealer. Sources are listed in the guide.