

How to Set Up IRA Qualified Charitable Distributions (QCDs) to CISC

A Qualified Charitable Distribution (QCD) is a direct transfer of funds from your IRA to a qualified charity. It allows you to give to CISC without the distribution being treated as taxable income.

Benefits

- **Satisfy your RMD** obligation for 2025 without increasing taxable income
- Avoid taxes on transfers of up to \$108,000 per person from your IRA to CISC for 2025. This amount is separately available to each spouse with their own IRA (allowing up to \$216,000 for a married couple)
- Support **CISC's mission** while enjoying tax-smart giving

Eligibility

- You must be age **70½ or older**.
- The gift must come **directly from your IRA** custodian to CISC.
- Gifts must be completed by **December 31** to count toward that year's RMD.
- QCDs cannot be made from 401(k), 403(b), or other plans—only IRAs.
- Please note that QCD gifts do not qualify for a charitable deduction.
- For official guidance on eligibility, documentation, and deduction limits, please visit the [IRS Charitable Contributions page](#).

We recommend consulting a tax professional for personal guidance.

Steps to Set Up Your QCD

1. Contact your IRA Custodian to make a gift from your IRA to CISC

- Consult your IRA custodian for your RMD amount for 2025.

- Request a **Qualified Charitable Distribution** payable to:
Chinese Information and Service Center
EIN: 23-7438529 (Tax ID)
Address: 611 S Lane Street, Seattle, WA 98104
Phone: (206) 624-5633
- Specify the **amount** and whether this will be **recurring annually**.

2. Provide Mailing or Transfer Instructions

- Checks should be **mailed directly** from the custodian to CISC at the address above.
- If your custodian offers **electronic transfers**, confirm the routing details with us.

3. Notify CISC

- Email fundraising@cisc-seattle.org or call Frances Yuet at **(206) 957-8542** with:
Your name, IRA custodian name, gift amount, and expected date of transfer.

4. Keep Records

- Your IRA custodian will issue Form 1099-R for the distribution.
- CISC will send you a written acknowledgment confirming the amount, date, and compliance.

Thank you!

Your generous QCD gift helps CISC continue empowering immigrants and families through early learning, community engagement, and cultural programs. We sincerely appreciate your support!

Chinese Information and Service Center (CISC)

A 501(c)(3) nonprofit organization registered in Washington State

611 S Lane St, Seattle, WA 98104

www.cisc-seattle.org

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