



## **Qualified Charitable Distribution (QCD)** How to Complete Your Gift

### **To request a QCD from your fiduciary company**

Contact your fiduciary company and request a qualified distribution to: **The Trustees of Mount Holyoke College (tax ID #04-2103578)**. Your IRA administrator may require the use of specific forms for the request; or you may use the sample letter on the following page. Request that the payment be sent to:

Office of Development  
Mount Holyoke College  
P.O. Box 889  
South Hadley, MA 01075-0889

### **To send a QCD using an IRA checkbook:**

Send a check payable to Mount Holyoke College to:

Office of Development  
Mount Holyoke College  
P.O. Box 889  
South Hadley, MA 01075-0889

Checks must be received by the College no later than December 15 to count for this calendar year.

When sending a QCD using a check written on an IRA checkbook, your gift is completed when the funds are removed from your account – not the date on the check nor the postmark.

*Let us know of your QCD gift. Please contact the Office of Development at 800-MHC-GIVE (800-642-4483) or email [giving@mtholyoke.edu](mailto:giving@mtholyoke.edu).*

### **How it works:**

- The donor must be age 70 ½ or older when the gift is made.
- The gift must come from a traditional IRA or Roth IRA account. 401(k), 403(b), SEP IRA accounts, and other retirement accounts do not qualify.
- The gift must come directly from your IRA administrator to Mount Holyoke.
- Total QCD gifts in any one year cannot exceed the annual maximum: \$108,000 for 2025.
- The QCD gift can count toward your Required Minimum Distribution (RMD) if you have not already taken your RMD for the year you make your gift.
- The gift from your IRA will not be available as an income tax charitable deduction.
- The gift from your IRA will be excluded from income.

To discuss using a QCD to fund a charitable gift annuity, contact [giftplanning@mtholyoke.edu](mailto:giftplanning@mtholyoke.edu). Special rules apply to these gifts.



To:

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**RE: Request for Qualified Charitable Distribution from Individual Retirement Account**

To Whom it May Concern:

Please accept this letter as my request to make a direct charitable distribution from my Individual Retirement Account # .

Please issue a check in the amount of \$\_\_\_\_\_ payable to "The Trustees of Mount Holyoke College" (tax ID# 04-2103578) and send it to the address below:

Office of Development  
Mount Holyoke College  
P.O. Box 889  
South Hadley, MA 01075-0889

In your transmittal to Mount Holyoke, please record my name and address as the donor of record in connection with this transfer. Please copy me on your transmittal.

I would like to designate this gift for:

☐ The Mount Holyoke Fund

☐ Other \_\_\_\_\_

If you have any questions or need to contact me, I can be reached at \_\_\_\_\_.

Thank you for your assistance in this matter.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name (Printed) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

cc: Office of Development  
Mount Holyoke College  
50 College Street  
South Hadley, MA 01075  
giving@mtholyoke.edu  
(800) 642-4483 Fax: (413) 538-2371