

Comparison of QCD v. non-QCD Donation

Desired IRA Distribution	\$ 10,000.00
Desired Donation	\$ 2,500.00
Assumed Tax Rate	25%

QCD Donation

Desired IRA Distribution	\$ 10,000.00
QCD Paid to Foundation	\$ (2,500.00)
Taxable IRA Distribution	\$ 7,500.00
Tax	\$ (1,875.00)
Net IRA Distribution to You	\$ 5,625.00

Non-QCD Donation

Taxable IRA Distribution	\$ 10,000.00
Tax	\$ (2,500.00)
Initial Net IRA Distribution to You	\$ 7,500.00
Donation to Foundation	\$ (2,500.00)
Net IRA Distribution to You	\$ 5,000.00