GIVE WHERE YOUR HEART LIVES

Vermont Community Foundation

Put Your IRA Behind the Vermont You Love

You spent decades building your retirement savings. Through a Qualified Charitable Distribution (QCD), those resources can now strengthen the communities, organizations, and causes that have shaped your life.



You know what you care about. We know Vermont.

The Vermont Community Foundation helps turn your charitable priorities into focused action. Through one IRA gift, you can draw on our relationships and knowledge across the state to respond to immediate needs, strengthen a place or cause you care about, or create resources that make a difference year after year.

Support Vermont's greatest needs
Give VCF the flexibility to respond to urgent challenges, invest in promising opportunities, and strengthen communities across the state.

Featured opportunity: Philanthropic Leadership Fund

Strengthen a place you love
Invest in the long-term future of a Vermont region or community that matters to you.

Featured opportunities: Northeast Kingdom Fund, Opportunity Fund for Southshire Youth, or ask us about your region

Advance what matters most to you
Support a cause you care deeply about or provide lasting annual support to one or more nonprofit organizations.

Featured opportunities: The Vermont Women's Fund, Press Forward Vermont, or a designated fund for your favorite nonprofit

HOW A QCD WORKS

If you are age 70½ or older, you may be able to make a gift directly from your IRA through a Qualified Charitable Distribution, or QCD. The eligible amount is generally excluded from your federal taxable income. If you must take a required minimum distribution, your gift can also count toward all or part of that annual requirement.

A distribution from your IRA can become meaningful support for Vermont today and an investment in its future.

Planning an IRA gift this year?
Contact us before asking your IRA administrator to issue the distribution. We will help you identify an eligible fund that reflects what you care about and make sure your gift fulfills your intentions.

Your Philanthropy Team
philanthropy@vermontcf.org
802-388-3355, option 5

Three Steps. One Meaningful Decision.

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Tell us what matters to you

Start with the impact you want to make, whether that means responding to Vermont's needs, supporting a place or cause, or providing lasting support to organizations you value. We will help you identify a Vermont Community Foundation fund that reflects your goals and is eligible to receive your IRA gift.

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Ask your IRA administrator to send the gift directly

Ask your administrator to include your name and address, along with the name or purpose of the fund your gift should support.

Payable to:
Vermont Community Foundation

Mail to:
3 Court Street Middlebury, VT 05753

EIN: 22-2712160

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Let us know your gift is coming

IRA distributions do not always arrive with enough information to identify the donor or intended purpose. Let us know when you submit your request. We will watch for the gift, direct it according to your wishes, and provide an acknowledgment for your records.

2026 QCD Facts

- **You must be at least age 70½** when the distribution is made.
- **You may give up to $111,000** through QCDs in 2026. The limit applies separately to each eligible IRA owner.
- **Your gift can count toward your RMD.** An eligible QCD may satisfy all or part of your required minimum distribution.
- **The distribution must go directly from your IRA to the charity.** A distribution paid to you first does not qualify as a QCD.
- **QCDs cannot be contributed to donor advised funds.** IRA gifts to donor advised funds are taxable. The VCF can help you identify other eligible funds that support the organizations, regions, or issues you care about.

Begin the Process Before Year-End

IRA administrators may need time to process your request. Starting early gives you time to confirm that the distribution has been completed and directed as intended.

Ready to begin? Contact philanthropy@vermontcf.org or visit our website for more information.

Let Your Retirement Savings Become Part of Vermont's Future

Your IRA helped prepare you for the future. Now it can help build a stronger future for the place you love.

The Vermont Community Foundation does not provide legal, tax, or financial advice. Please consult your professional advisor about your individual circumstances.