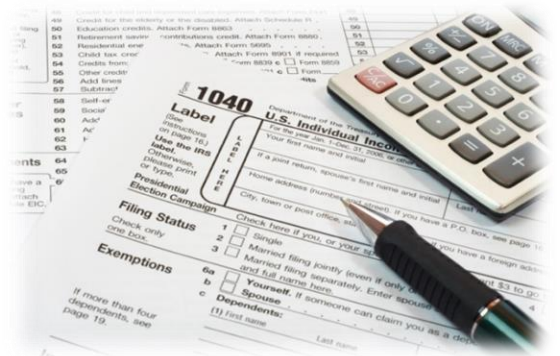


## Supporting the Air Force Academy in 2026 By Using your Individual Retirement Account

The SECURE Act 2.0, signed into law in late 2023, continues to allow the direct transfer from individual retirement accounts (IRA) to qualified charities, of which the Air Force Academy Foundation is included. Other IRA provisions were modified.

If you are age 70½ or older on the date of the gift, you may make a qualified charitable distribution (QCD) to us from a standard IRA, not other qualified plans such as a 401k or 403b. Roth IRA transfers are allowed but generally their tax-free earnings negate QCD advantages. QCD gifts exclude the donation amount from your adjusted gross income, which may result in Medicare premium savings and reduce Social Security taxation.



Technicalities – the QCD cannot also be listed as a charitable deduction on your Federal 1040 Schedule A, and **the maximum in 2026 is now \$111,000** (indexed for inflation). If your spouse has an IRA (and is over age 70½), QCD transfers may also be made from that IRA. For detailed Internal Revenue Service information refer to IRS publication 590b.

- The age at which a required minimum distribution (RMD) must begin is now 73. You may use a QCD to offset your IRA's RMD, either partially or in its entirety. By 2033 the required age for RMDs increases to 75.
- A QCD may be used to establish a one-time Charitable Gift Annuity (Qualified longevity annuity contract (QLAC) or Charitable Remainder Trust, with a \$220,000 maximum. Requirements are many; contact us.

If you wish to make a donation from your IRA, it is necessary for you to contact your IRA administrator. They must transfer it directly to the Air Force Academy Foundation; distributions made payable to you will result in reportable income. **The IRA administrator's check must be payable to "Air Force Academy Foundation" and sent to the address below. Our Federal tax ID number is 26-0537053.** For a wire or DTC transfer contact us for specific instructions.

So we can track your gift intention for proper crediting to your record, please inform us of the amount and origination of the transfer, as some IRA administrators tend to send their checks without notation. It is also possible to use annual IRA transfers for a multi-year pledge.

At any age you can name the Foundation as the remainder beneficiary of all or a percentage of your IRA and it will pass to us tax-free after your lifetime. Giving an IRA to an heir may be detrimental for their taxes. Your IRA administrator or their website can change the beneficiary.

For more information on these gift-giving methods, contact Tad Vannaman '94 at [tad.vannaman@usafa.org](mailto:tad.vannaman@usafa.org) or 719.247.8744. Thank you for supporting our Academy!

1 Jan 2026. The Air Force Academy Foundation is not engaged in rendering legal or tax advisory service. For advice or assistance in specific cases, the services of an attorney and/or other professional advisors should be obtained.