

# Employer Sponsored Retirement Plan Qualified Charitable Distribution



**✓ Use this form to:**

- Make a **one-time** qualified charitable distribution (QCD) from an inactive SEP-IRA or SIMPLE IRA.

This paper clip indicates that you may need to attach documentation.

**Mail to:**

T. Rowe Price  
P.O. Box 17350  
Baltimore, MD 21297-1350

**Express delivery only:**

T. Rowe Price Mail Code 17350  
4515 Painters Mill Road  
Owings Mills, MD 21117-4903

A QCD is a non-taxable distribution from your IRA if the following conditions are met:

- You must be age 70½ or older on the date of the distribution.
- The distribution payment must be made directly to a qualified charity.
- Your total QCDs for 2026 can't be more than \$111,000 (indexed for inflation). This amount is reduced if you are making deductible IRA contributions after age 70½.

Generally, a qualified charity is an organization that is eligible to receive tax-deductible contributions. You can search for qualified organizations by going to [IRS.gov/TEOS](https://www.irs.gov/TEOS). Certain charities are excluded: private foundations, donor-advised funds, and charitable supporting organizations.

For a **one-time** distribution to a split-interest entity—a QCD may be taken to fund a charitable remainder trust, a charitable remainder annuity trust, or a charitable gift annuity up to a maximum **one-time** amount of \$55,000 for 2026 (indexed). You are responsible for tracking use of this **one-time** election.

You cannot claim a QCD as a charitable contribution deduction.

Each check will be made payable to the qualified charity and list your name as donor. Since you must receive acknowledgment of your contribution, you should follow up with the charity directly for a receipt of your donation.

A QCD may count toward satisfying your required minimum distribution (RMD). This form must be received before your deadline—April 1st for your initial RMD or December 31st for subsequent year RMDs. If you have an existing IRA systematic withdrawal program on file, it will be automatically updated to reduce the distribution by the total requested withdrawal amount on this form.

QCDs are federally tax free and are limited to the amount that would otherwise be taxed as ordinary income. However, a Form 1099-R will be issued to you and the IRS for this distribution. State tax rules may vary. Additionally, since a QCD is not taxable, income tax withholding will not be applied to this distribution.

QCDs are not permitted from employer-sponsored retirement plans, including active SEP-IRAs or SIMPLE IRAs. An "active" SEP-IRA or SIMPLE IRA is one in which an employer contribution or salary reduction contribution is made for the plan year ending with or within the participant's tax year in which the QCD would be made.

For additional information about QCDs, please consult a tax professional or see the Instructions for Form 1040 and Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs).

## 1 Owner Information

Name	Social Security Number (SSN)
Phone	Date of Birth (mm/dd/yyyy)
Plan ID	

- Check if IRA Assets are held in a brokerage account. It is your responsibility to ensure that sufficient funds are available in your sweep account to cover the amount of the requested distribution.

## 2 Distribution Information

A check(s) will be made payable to the qualifying charity(ies) and mailed directly to the charity address(es). **If an address is not provided, the check will be mailed to your address of record.** Distributions will be taken proportionately from each mutual fund account unless additional instructions are attached.

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code



Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

Qualified Charity Name		
Attention	Total Check Amount	
Address		
City	State	ZIP Code

To list more receiving organizations, check this box and attach a separate page. 

### 3 Signatures

I direct T. Rowe Price to make a QCD in the manner I have indicated. I certify the following:

- I am responsible for determining if my distribution request satisfies the requirements QCD under IRC Section 408(d)(8).
- Income tax withholding will not be applied to this request.
- I am a U.S. person (including a resident alien).
- I am not an active participant in a SEP-IRA or SIMPLE IRA.
- I agree to indemnify and hold harmless T. Rowe Price and its affiliates from and against any and all claims or causes of action, or any losses and liabilities, incurred as a result of my instructions on this form and in the event I fail to meet any of the IRS requirements for a QCD.

#### Signature and Date Required

Owner or Beneficiary	Date (mm/dd/yyyy)
 X	

