Asset Delivery Instructions for Qualified Charitable Distribution (QCD)

Thank you for your support! We are pleased to provide you with the following instructions to make a Qualified Charitable Distribution. These instructions are to be used for gifts directly from an IRA

To complete a qualified charitable distribution from an IRA to TART Trails, the IRA owner must:

1. Already be age 70 ½ on the date of distribution (note: if married, each spouse can make use of this opportunity)
2. Submit a distribution form to the IRA custodian, requesting that the check be made payable directly to TART Trails
3. Ensure that no tax withholding is being done from the QCD to TART Trails (as the money must actually go to TART Trails to qualify, and as a non-taxable distribution, no withholding should be necessary)
4. Send the check directly to TART Trails, or to the IRA owner to be forwarded along to TART Trails
5. A maximum of $100,000 per year* can be distributed using this strategy, and treated as the donor's 'required minimum distribution' for the calendar year and may be applied toward the donor's Required Minimum Distribution (RMD) for the calendar year.

**Up to the IRS-allowed annual maximum (indexed for inflation)*

While the process of completing a QCD to a charity is straightforward, the key administrative requirement is that **the distribution check must be made payable directly to the charitable entity**. If the funds go to the IRA owner and are then passed along to the charity, it is still a taxable distribution to the IRA owner and not a QCD.

Legal Name: Traverse Area Recreation and Transportation Trails, Inc.
Address: PO Box 252, Traverse City, MI 49685
Federal Identification Number: 38-2847396

Under IRS Notice 2007-7, Q&A-41, it is permitted for the check to be mailed to the IRA owner, as long as the check is payable to the charity, but a check payable to the IRA owner that is merely endorsed over to the charity does not satisfy the QCD requirements.

Once the check is received, TART Trails will send a thank you letter. Please contact us if you have any questions and thank you for your generous support of TART Trails!

For questions about any ways to give, please contact: Janna Goethel, Charitable Giving Manager, TART Trails at janna@traversetrails.org, (O) 231.941.4300 or (C) 231.357.0380