



## Gifts Made from an IRA

Money coming out of Traditional IRAs is taxable at ordinary income rates. Eventually, the IRS requires you to take distributions from your retirement each year. Put those resources to work for a cause you care about and avoid the tax!

Individuals may contribute up to \$100,000 from their IRAs to Connecticut River Conservancy (CRC) without having to recognize the transfer as taxable income. To qualify, the charitable distribution to CRC must be direct from the IRA trustee to the charitable organization—with no intervening possession or ownership by the IRA owner. IRA distributions to charity do count toward your minimum required distribution if you are over 70½ years old.

If you are considering giving annually, there may be advanced strategies we may suggest to you. Also, please be sure to discuss the gift in advance with your tax advisor.

Contact Corey Kurtz, Development Director, at 413-772-2020, ext. 202 or [ckurtz@ctriver.org](mailto:ckurtz@ctriver.org) for more information. **It is also helpful for us to be notified prior to your donation**, in order for CRC to accurately identify, allocate and acknowledge your gift.

### Sample Letter to Plan Provider

Name of Plan Provider  
Address  
City, State Zip

Re: Request for Direct Charitable Distribution from Individual Retirement Account

Dear Sir or Madam:

Please accept this letter as my request to make a direct charitable contribution from my Individual Retirement Account Number (insert account number) as provided by the *Protecting Americans from Tax Hikes Act of 2015*. Please issue a check in the amount of \$ \_\_\_\_\_ payable to Connecticut River Conservancy at the following address:

Connecticut River Conservancy  
15 Bank Row  
Greenfield, MA 01301  
Attn: Development Office

In your transmittal to Connecticut River Conservancy, please memorialize my name and address as the donor of record in connection with this transfer, and copy me on your transmittal. It is my intention to have this transfer qualify during the \_\_\_\_ tax year. Therefore, it is imperative that this distribution be postmarked no later than December 31, \_\_\_\_.

If you have any questions or concerns regarding this request, I can be reached at (telephone or e-mail address). Thank you for your prompt attention to and assistance with this matter.

Sincerely yours,  
Your Name