

Qualified Charitable Distributions (QCD)

RECEIVE TAX BENEFITS EVEN IF YOU DON'T ITEMIZE

If you are age 70½ or older, you can make a tax-free gift directly from your IRA to American Farmland Trust. This type of gift—known as a Qualified Charitable Distribution (QCD) — is a simple and tax-efficient way to support farmland conservation while maximizing the impact of your charitable giving. Your generosity helps protect America’s farmland and support sustainable agriculture for future generations.

\$111,000 QCD Limit for 2026 (per person)

Benefits of a QCD



If you are age 73 or above, your contribution can be utilized to satisfy your Required Minimum Distribution (RMD).



Giving assets rather than cash reduces the impact of charitable giving on your cash flow.



Because the funds go directly to American Farmland Trust, the distribution is not included in your taxable income.



Offers a simple, convenient way to give—just contact your IRA custodian.

Making Your Gift

- Complete the **IRA Charitable Distribution Letter** and submit to your IRA custodian.
- Complete the **IRA Charitable Distribution Notification Letter** and submit to American Farmland Trust

Fund a CGA with Your IRA

Using your IRA to fund a charitable gift annuity (CGA) is a unique way to turn retirement assets into reliable income while supporting American Farmland Trust. If you are 70½ or older you may fund a CGA with up to \$55,000 (2026 limit) from a qualified IRA account. This opportunity may only be used once in your lifetime, contact us today for more information.

CONTACT US:

Corian Branyan, CAP®
Director of Planned Giving
cbranyan@farmland.org | 202-378-1220
www.farmland.org

IRA CHARITABLE DISTRIBUTION LETTER

Date: _____

IRA Administrator: _____

Address: _____

City: _____ State: _____ Zip code: _____

RE: Request for Qualified Charitable Distribution from Individual Retirement Account

Dear Sir or Madam:

Please accept this letter as my request to make a direct qualified charitable distribution from my Individual Retirement Account # _____ as provided for by the Protecting Americans from Tax Hikes Act of 2015 and Sec. 408(d)(8) of the Internal Revenue Code of 1986, as amended.

Please issue a check in the amount of \$ _____ payable to the **American Farmland Trust**, and mail to the address below:

American Farmland Trust
Attn: Planned Giving Office
2000 Pennsylvania Ave. NW, Suite 5005
Washington, DC 20006

In your transmittal to the American Farmland Trust (federal tax ID number 52-1190211) , please include my name and address as the donor of record in connection with this transfer, and copy me on the transmittal at the address below.

It is my intention to have this distribution qualify for the exclusion from my taxable income during the _____ tax year. Therefore, it is imperative that this distribution be postmarked no later than December 31, _____.

If you have any questions regarding this request, I can be reached at the information below.

Thank you for your assistance in this matter.

Sincerely,

Donor's Name: _____

Address: _____

City: _____ State: _____ Zip code: _____

Phone Number: _____ Email: _____

American Farmland Trust (federal tax ID number 52-1190211) is a not-for-profit organization exempted from federal income tax as a 501(c)(3) publicly supported charity.

IRA CHARITABLE DISTRIBUTION NOTIFICATION LETTER

Date: _____

American Farmland Trust
Attn: Planned Giving Office
2000 Pennsylvania Ave. NW, Suite 5005
Washington, DC 20006

To Whom it May Concern:

It is my pleasure to inform you that I have requested a qualified charitable distribution from my Individual Retirement Account payable to the **American Farmland Trust** in the amount of \$ _____ from my plan trustee/administrator _____.

It is my intent to comply with the requirements of the Protecting Americans From Tax Hikes Act of 2015 and Sec. 408(d)(8) of the Internal Revenue Code of 1986, as amended, in connection with this gift.

Accordingly, upon your receipt of payment from my trustee/administrator, please send me a written acknowledgment that states the amount of my gift and that no goods or services were transferred to me by your organization in consideration for this gift. The written acknowledgment should also state that my gift will not be placed in a donor advised fund, supporting organization, charitable remainder trust or in exchange for a charitable gift annuity.

If you have any questions or need to contact me, I can be reached at:

Address: _____

City: _____ State: _____ Zip code: _____

Phone Number: _____ Email: _____

Sincerely,

Donor's Name: _____