



Dear friend of The Lafayette Trail,

Are you at least 70 ½ years old?

Do you have a traditional IRA from which you must take annual Required Minimum Distributions (RMDs), and pay Federal Income Taxes on the amount withdrawn?

Would you like to support The Lafayette Trail, Inc. and receive a Federal Income Tax benefit as well?

INTRODUCING THE “QUALIFIED CHARITABLE DISTRIBUTION” (QCD)

In 2015 Congress passed legislation that allows individuals who are required to withdraw funds from their traditional IRA retirement account to make a Qualified Charitable Distribution.

The process is easy. Simply ask your IRA administrator to transfer funds directly to The Lafayette Trail, Inc. as a donation. You may not touch the funds. The transfer must be direct from your traditional IRA account to the Trail, and the law states that a maximum of \$100,000 may be given per person per year.

Your Benefits:

1. You support the Lafayette Trail, Inc. a qualifying 501 (c) (3) charity.
2. The amount transferred counts toward your Required Minimum Distribution for that year.
3. None of the amount given is counted in your Federal Taxable Income for that year.

You may repeat the process each year.

Roth IRA accounts are NOT eligible for QCD.

Example: Jack Historybuff is age 71 and is required to take a minimum distribution of \$15,376 from his Traditional IRA this year. He instructs his IRA administrator to transfer \$1,000 directly to the Lafayette Trail, Inc. \$1,000 of his RMD has been met, and \$1,000 of his total distribution for the year will NOT be included in his Federal Taxable Income.

Our largest individual donor to phase I of the Trail project used this technique and saved a considerable amount in taxes, while showing his strong support for the trail.

As with any decision, you should consult your tax advisor before proceeding.

We invite your QCD contributions before the end of the year. Checks should be sent from your IRA Administrator to:

Office of the Treasurer, The Lafayette Trail, Inc.
20 Midland Drive,
Easton, PA 18045-3154

Thank you!

Sincerely,

Julien P. Icher,

A handwritten signature in black ink, appearing to read 'Julien P. Icher', with a stylized, cursive script.

President
The Lafayette Trail, Inc.