



# Give from your IRA

## Nourish your neighbors—and reduce your taxable income

**The big picture:** If you are age 70½ or older, a direct gift from your IRA will provide food to nourish your neighbors, will count toward your required minimum distribution, and may reduce your taxable income.

### Why consider a QCD?

- **Help immediately:** Provide nourishing food locally to families who can't afford groceries.
- **Give directly:** Your IRA custodian sends the gift to the Food Bank.
- **Potential tax benefit:** The gift may stay out of taxable income—no itemizing required.

### What you need to know

- You must be **age 70½ or older** on the gift date.
- Send the gift **directly from an eligible IRA** to the Food Bank.
- Receive no goods or services in return.
- **2026 limit:** up to a total of \$111,000 per eligible person. Eligible spouses with separate IRAs may each qualify.
- Complete the transfer by **December 31** for a gift this year; ask your custodian to clarify their processing deadline to achieve this timeline.

### Take these 3 steps

1. **Call your IRA custodian or visit their website.** Request a Qualified Charitable Distribution.
2. **Share the charity beneficiary details below.** Ask the custodian to include your name and address on the gift transmittal.
3. **Confirm with your advisor.** The Food Bank cannot provide tax or legal advice.

| Recipient Details |                                       |
|-------------------|---------------------------------------|
| <b>Payable to</b> | Blue Ridge Area Food Bank             |
| <b>Mail to</b>    | P.O. Box 937<br>Verona, VA 24482-0937 |
| <b>Tax ID</b>     | 52-1202644                            |

*What to say to your IRA custodian:*

**Request Language:** "Please send a QCD of \$\_\_\_\_\_ from my IRA directly to the Blue Ridge Area Food Bank. [Provide Food Bank address and tax ID.] Include my name and address as the donor of record and copy me on the transmittal."

**Confirm current rules:** Ask your adviser and review IRS Publication 590-B at [irs.gov/publications](https://www.irs.gov/publications). Limits are indexed annually.

If you have questions, reach out to Karen Ratzlaff, Chief Philanthropy Officer, at [cpo@brafb.org](mailto:cpo@brafb.org). Thank you for nourishing your community.

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