



Charitable Instruments

A variety of giving methods tailored to your unique situation



OUTRIGHT GIFT. You can make a gift of cash, stocks, bonds, real estate, or other assets to any fund at the Montana Community Foundation. Your charitable gift qualifies for tax advantage under federal law.

BEQUEST BY WILL. You can designate a gift or portion of your estate to a fund at the Montana Community Foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes.

CHARITABLE GIFT ANNUITY. You can make a gift of cash or property to the Montana Community Foundation now, get immediate tax benefits, and ensure that you or a loved one receive fixed quarterly or annual income payments for life. Donors who take advantage of this gift instrument qualify for the Montana Endowment Tax Credit.

CHARITABLE REMAINDER TRUST. You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life. After your death, the remainder of the trust transfers to the Montana Community Foundation and is placed into a charitable fund you have selected. You receive income tax benefits the year you establish your trust. This gift allows donors to take advantage of the Montana Endowment Tax Credit.

ABOUT THE TAX CREDIT. The Montana Endowment Tax Credit allows donors to pay less in Montana state income taxes when they give a qualifying planned gift to a Montana charitable endowment. The incentive is 40% of the gift's federal charitable deduction, up to a maximum \$10,000 tax credit, per year, per individual, and a credit of 20% of a direct gift by a qualified business, up to a maximum of \$10,000 per year.

LEARN MORE. You can run calculations for these gift instruments and read more about planned giving with the Montana Community Foundation on our website, www.mtcf.org.

You receive personalized service

Each individual, family or organization we work with has unique charitable interests...and unique financial circumstances. We help you make the most of both, so you receive the greatest return on your community investment.

Charitable Funds

Great giving options
Choose the one that's
right for you



DONOR ADVISED FUNDS. You can have ongoing involvement in the use of your gift. You work with our professional program staff, identifying ways to use dollars from the Donor Advised Fund you establish to address the needs and causes you care about most. This is one of the most flexible giving options because you can use your fund to respond to changing charitable needs and interests each year.

SCHOLARSHIP FUNDS. You can invest your gift in our state's future and show students you care, all with the guidance and personal services of the Montana Community Foundation. You determine the criteria students must meet to receive the Scholarship you establish. With your assistance, students achieve their academic and career-oriented goals--from preschool to postgraduate work.

DESIGNATED FUNDS. You can direct your gift to a specific nonprofit organization or purpose. Help provide ongoing funding for a senior center, museum, or any nonprofit charitable organization. Nonprofit organizations can use a Designated Fund through the Montana Community Foundation to build their endowment and enhance their ability to accept large and complex gifts.

PRIVATE FOUNDATIONS. You can use your gift to establish an excellent alternative to a private foundation--with only a fraction of the administrative responsibilities. You select some of the board members, maintain personal involvement, and support the causes and organizations you care about while enjoying the favorable tax treatment of a public charity. Leave investment management, startup costs, grant administration, and reporting to us.

Establish a fund in your name

Any of these funds can be established in your name, or in the name of your family, your organization, or anyone you wish to honor. All grants distributed from the fund you establish--today and in the future--are then awarded to charities in the name of that fund.

It's a great way to always be involved with, and remembered for, your community investment.