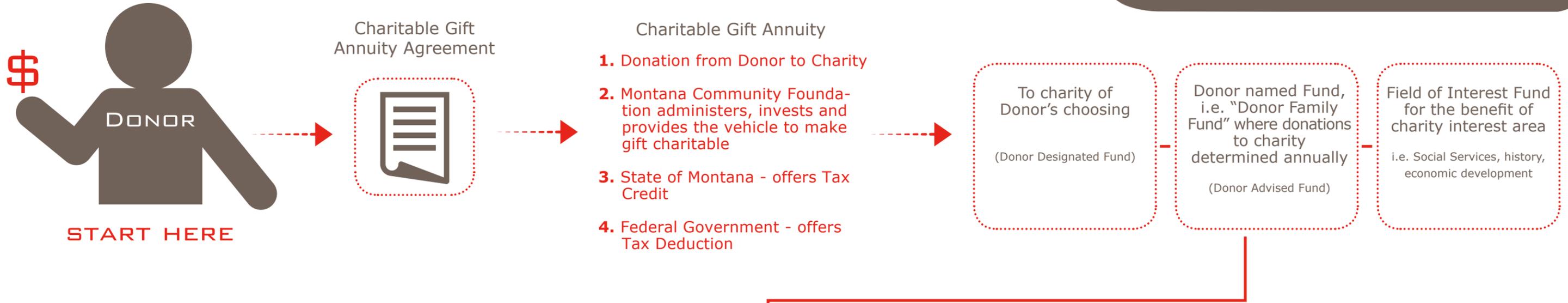


How A Charitable Gift Annuity Works.

Minimize Your Taxes and Maximize Your Gift.



IS THE GIFT A DEFERRED GIFT ANNUITY?

YES

NO

Payments begin at a later date (determined by you and MCF) which increases tax deduction, tax credit and payment amounts.

Annuity payments based on gift amount and age. Payments begin when gift finalized.

Annuity payments for life at established date.

NO

After 5 years may decline annuity payments for additional tax deduction.

Upon death, remainder to charity of Donor's choosing.

Upon death, remainder to charity of Donor's choosing.

YES

Remainder goes to charity of Donor's choosing within lifetime and Donor gets additional deduction.

"Let us help you create your planned gift today!"



MONTANA OFFICE OF GIFT PLANNING
MONTANA COMMUNITY FOUNDATION

PO Box 1145 • Helena, MT 59624
p 406.443.8313 f 406.442.0482 e info@mtcf.org
www.mtcf.org

Planned Giving Donor Example: 60 years of age



CHARITABLE GIFT ANNUITY

- 1 \$10,000 cash gift
- 2 \$2,768.20 Charitable Deduction
- 3 \$1,107.28 Montana Endowment Tax Credit
- 4 Annuity payments of \$440 per year for Donor's lifetime
- 5 Upon Donor's death, remainder goes to charity

BOTTOM LINE

\$10,000 gift = \$3,875.48 in tax deduction and credit

\$440.00 payment to donor for life

DEFERRED GIFT ANNUITY

- 1 \$10,000 cash gift
- 2 \$8,310 Charitable Deduction
- 3 \$3,324 Montana Endowment Tax Credit
- 4 Annuity payments begin within life expectancy (12/31/35) of \$700 per year for Donor's lifetime
- 5 After 5 years, Donor has option to refuse future payments which qualifies Donor for another smaller tax deduction
- 6 Upon Donor's death or refusal of future payments, remainder goes to charity

BOTTOM LINE

\$10,000 gift = \$11,634 in tax deduction and credits

\$700 payments to Donor for life beginning on 12/31/35

*Option for additional Tax deduction if future annuity payments relinquished.

PLANNED GIVING MADE SIMPLE.

IT'S EASIER
THAN YOU
THINK.



These calculations are for illustration purposes only and should not be considered legal, accounting, or other professional advice. Your actual benefits may vary depending on several factors, including the timing of your gift.