



Great giving options – choose the one that’s right for you.

Donor Advised Funds

A donor advised fund (DAF) is a popular, flexible and easy way to support the organizations, causes and issues you care about, now and in the future.

You can make contributions to your fund at any time and take a tax deduction for the year in which gifts are made. You can then recommend grants from your fund at any time to nonprofits you choose. A donor advised fund may be created by an individual, family, group, business or nonprofit organization.

How it Works:

1. You make an irrevocable contribution of assets.
2. You receive the maximum tax deduction the IRS allows.
3. You name your DAF account, advisors and any successors or charitable beneficiaries.
4. Your contribution is placed into a DAF account where it can be invested and grow tax free.
5. At any time afterward, you can recommend grants from your account to qualified charities.

Designated Funds

A donor designated fund allows you to support one or more specific charitable organization(s) for a set period of time or in perpetuity.

The organization(s) you designate are monitored by our team to ensure your grant dollars are used in an optimal manner and the manner which you intended. Should the designated organization, or the purpose it served, cease to exist or change, the fund’s income is redirected to maintain your charitable intent.

With a designated fund, you don’t have to worry about remembering to make grants each year. Your fund can be set up to award quarterly or annual grants to your favorite organizations.

Scholarship Funds

Scholarship funds can make a significant and positive impact on students’ lives and Montana’s future. With more than 50 scholarship funds distributing nearly \$300,000 each year, Montana Community Foundation is one of the largest providers of scholarships in the state.

An individual, family, business or organization can establish a scholarship. You create the selection guidelines and we identify eligible students, distribute the scholarships, handle all paperwork and documentation and ensure students continue to meet the criteria once enrolled.

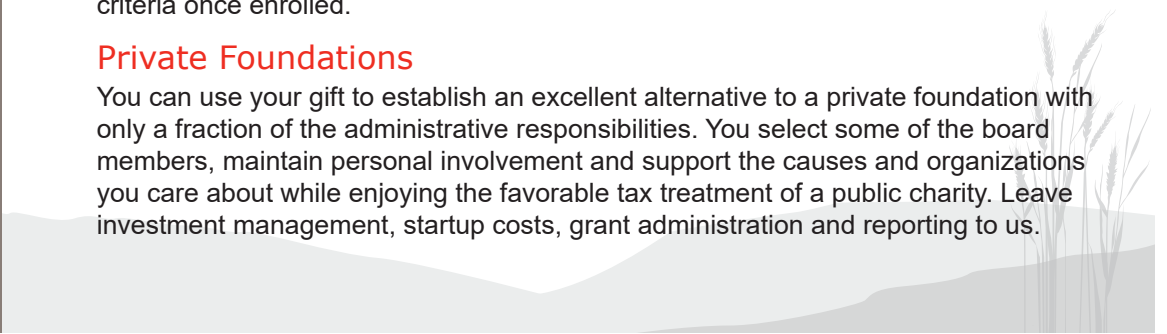
Private Foundations

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, 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 named in the fund.

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





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 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 percent of the gift's federal charitable deduction, up to a maximum \$10,000 tax credit, per year, per individual, and a credit of 20 percent 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 at www.mtcf.org.

DONOR
SERVICES

ENDOWMENT
BUILDING

PLANNED
GIVING

COMMUNITY
DEVELOPMENT

PHILANTHROPIC
ADVOCACY

*The information in this publication is not intended as legal or tax advice. For legal or tax advice, please consult your attorney and/or tax professional.

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