



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

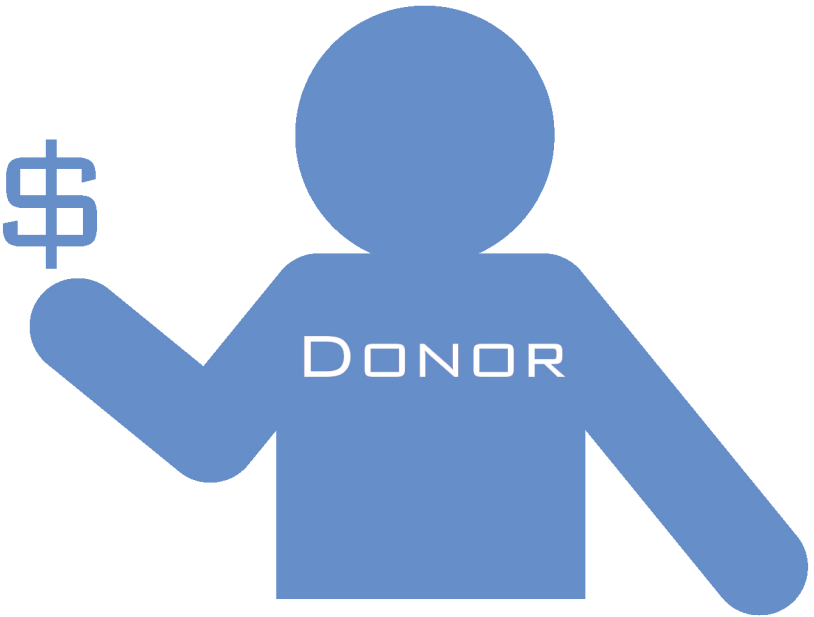
**\$10,000 gift** = \$11,634 in tax deduction and credits

**\$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.



FOUNDATION  
FOR COMMUNITY CARE



MONTANA OFFICE  
OF GIFT PLANNING  
MONTANA COMMUNITY FOUNDATION