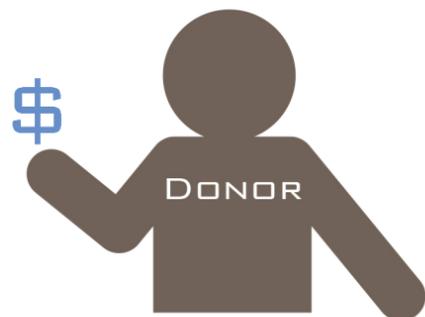


Planned Giving Donor Example: 60 years of age



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.

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