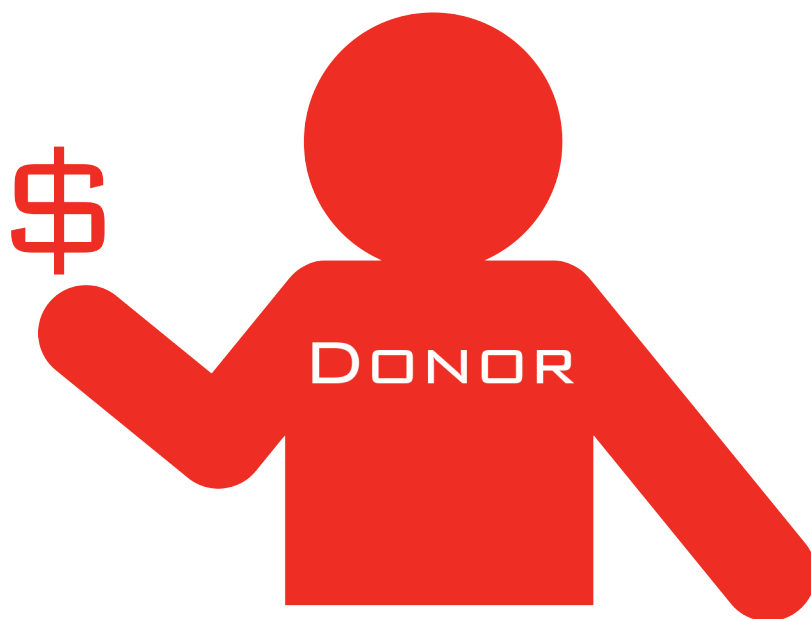


CHARITABLE GIFT ANNUITIES

MADE SIMPLE.

It's easier than
you think.

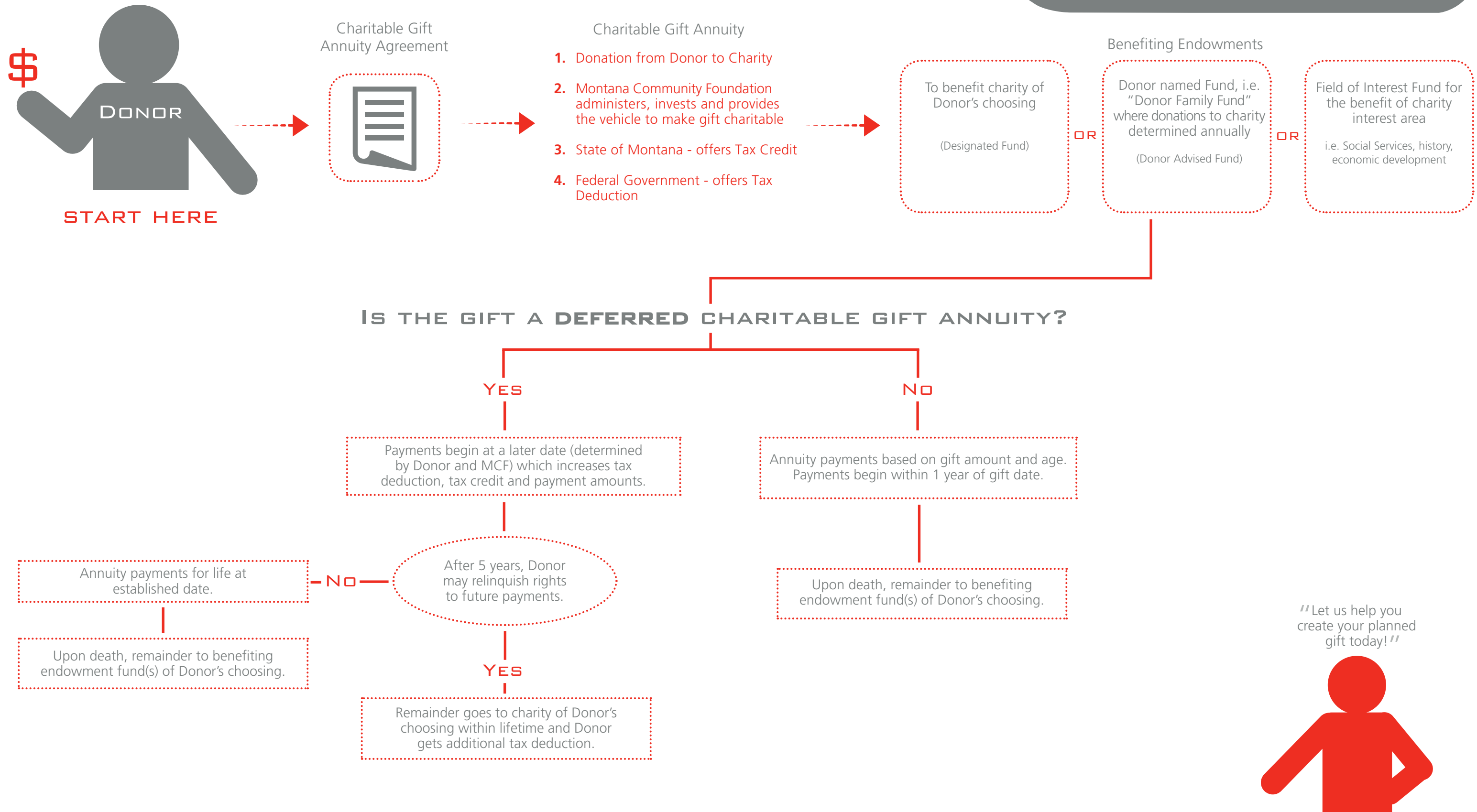


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all about Montana's future

How A Charitable Gift Annuity Works.

*Minimize Your Taxes and
Maximize Your Gift.*



Planned Giving Donor Example: 60 years of age



CHARITABLE GIFT ANNUITY

- 1 \$10,000 cash gift
- 2 \$1,234 Montana Endowment Tax Credit
- 3 \$1,852 Federal Charitable Tax Deduction
- 4 Annuity payments of \$440 per year for Donor's lifetime
- 5 After 5 years from date of gift, if annuity income is no longer desired, Donor has option to relinquish rights to future payments which qualifies Donor for an additional small Federal tax deduction
- 6 Upon relinquishment of future payments or death of Donor, remainder goes to the benefiting endowment fund(s) of their choosing

DEFERRED GIFT ANNUITY

- 1 \$10,000 cash gift
- 2 \$3,565 Montana Endowment Tax Credit
- 3 \$5,347 Federal Charitable Tax Deduction*
- 4 Annuity payments are deferred until a later date (ex. 6/30/2039) after which Donor will receive \$500 per year for lifetime
- 5 After 5 years from date of gift, Donor has option to relinquish rights to future payments which qualifies Donor for an additional small Federal tax deduction
- 6 Upon relinquishment of future payments or death of Donor, remainder goes to the benefiting endowment fund(s) of their choosing



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* The amount of the Federal Charitable Deduction has been reduced by the amount of the Montana Endowment Tax Credit per IRS regulation TD 9864.

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