

OUR MISSION

OUR WORK

HOW DOES SUPPORTING AN ENDOWMENT WORK?

A permanent endowment is an invested pool of funds that provides a reliable, ongoing source of income. Over time, the endowment grows with additional gifts from donors, helping to support the organization's mission. Endowments can be funded by various assets, such as cash, property, or securities.

Gifts to the endowment create a foundation for future work, financial stability, and a lasting commitment to the organization's mission. By partnering with a trusted foundation, the organization is able to achieve its philanthropic goals through the strength of an endowment.

MONTANA ENDOWMENT TAX CREDIT (METC)

A Montana taxpayer who makes a planned gift to a qualified endowment can earn a Montana tax credit of 40% of the charitable value of the gift. All endowments held at MCF are qualified.

40% Percentage of individual planned gift value eligible for tax credit.

20% Percentage of business direct gift value eligible for tax credit.

MAXIMUM ALLOWABLE TAX CREDIT



\$15,000



\$30,000



\$15,000

DEFERRED GIFT ANNUITY EXAMPLE 61 YEAR OLD

1. \$10,000 Cash Gift
2. \$3,794 METC
3. \$5,690 Federal Charitable Tax Deduction
4. Annuity payments deferred until later, then Donor receives \$500/year for life.

5. After 5 years, the Donor can relinquish future payment rights for a small additional Federal Tax deduction.
6. Upon relinquishment or Donor's death, remainder goes to chosen endowment fund(s).

This fund is held at the Montana Community Foundation.

MONTANA COMMUNITY FOUNDATION (MCF)



Since 1988, Montana Community Foundation has been a trusted partner to individuals, families, businesses, and communities, turning generosity into lasting impact. We provide expertise, stewardship, and flexible giving tools to help you confidently create a charitable legacy that reflects your values and vision.

AS EXPERTS, WE CAN HELP

Connect with us for more information and to receive your personalized gift plan



Contact an MCF:
Gift and Estate Planning Director
giving@mtcf.org, 406-443-8313



MONTANA COMMUNITY FOUNDATION

MTCF.org