**Example Additional Ways to Give**

Below is sample language to be used in an appeal, newsletter, or article on additional ways to give to your community foundation. This information can be used to plant the seed for planned gifts.

Please feel free to tailor this letter to fit your community foundation.

**Additional Ways to Give to [Local Community Foundation]:**

* *Qualified Charitable Distribution (QCD):* Individuals aged 70 ½ or older can donate up to $105,000 directly from a traditional Individual Retirement Account (IRA) to [local community foundation] without incurring income tax on that amount. By donating through a QCD, you can reduce your taxable income, fulfill your required minimum distribution (RMD), and support [local community foundation].
* *Montana Endowment Tax Credit (METC):* METC allows donors to pay less in Montana state income tax when they give to a qualified endowment, like [local community foundation]’s endowment. For individuals, the credit is 40% of a planned gift’s value, up to a maximum of $15,000 per individual or $30,000 per couple. For businesses, the credit is 20% of a direct gift’s value, up to a maximum of $15,000. Utilizing METC not only provides a dollar-for-dollar reduction in your state income tax liability but it also supports [local community foundation]’s endowment, ensuring the sustainability of essential programs in [community] for generations to come.
* *Stock donations:* When you give stock directly to [local community foundation], you avoid the taxes incurred from selling the stock and donating the cash. If you’ve held the stock for over a year before donating, you can deduct its full fair market value, and there are no capital gains taxes to pay.
* *Legacy donations:* You can add [local community foundation] as a beneficiary to your will, retirement plan, or life insurance at any time. In doing so, you are leaving a legacy that impacts future generations and honors your history of doing good in your community. Sharing your legacy in this way also provides you with the flexibility to make changes at any time and designate a specific dollar amount or a percentage of your estate.
* *Gifts of property or real estate:* Donating appreciated, non-mortgaged property to [local community foundation] allows you to deduct its fair market value, avoid capital gains taxes, and remove the asset from your taxable estate.

If you have questions about any of these giving options or would like to discuss your philanthropic goals, please contact [staff or board member] at [email] or [phone]. We also encourage you to talk with your financial advisor to align your philanthropy with your personal long-term goals.