



Creative Ways to Give to Bridgercare!

There are some wonderful giving strategies that can innovatively support Bridgercare! It all depends on your unique situation, but here are a few creative ways to make a difference. We encourage you to reach out to Emily to learn more about where your gift can make the biggest difference right now! We can also provide some guidance and referrals if you aren't quite sure where to start.

Emily Allison, Development Director

eallison@bridgercare.org 406-587-0681 ext. 137

Appreciated Assets

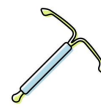
- **IRA Mandatory Distribution** – Money from an individual retirement account can be donated to charity. What's more, if you've reached the age where you need to take required minimum distributions (RMDs) from your traditional IRAs, you can save on taxes on them by donating that money to Bridgercare.
- **Stock** – Donating stock is one of the most tax-smart ways to give! By donating stock that has appreciated more than a year, you are actually giving 20% more than if you sold the stock and then made a cash donation.
- **DAF** – Donor Advised Funds ("DAFs") are like a charitable savings account. You create an account with a sponsoring organization (like your local community foundation or Schwab). Then, you use that money to make donations to organizations you love - like Bridgercare! Whenever you make a contribution to your account, you get an immediate tax deduction. And then that money is available to gift out whenever you see fit.

Endowment, Legacy Gifts, and Planned Giving... Oh My!

- **Including Bridgercare in your Will** – You can leave a bequest to Bridgercare! You can leave a specific dollar amount, or even a percentage of your estate. All you will need is our legal name, Bridgercare, and EIN: 81-0363189.

please turn over





- **Endowment** - Bridgercare's endowment is currently small, but absolutely full of potential! This is a permanent fund and we only spend the interest. It is currently \$25,000 and managed by the One Valley Community Foundation. We would love to grow this fund because our federal and state funding is consistently being threatened. This endowment can ensure that Bridgercare is here for the long run for all patients, no matter who is in the White House.
 - **Montana Endowment Tax Credit:** You can save up to \$10,000 on your Montana taxes while also supporting Bridgercare! The state offers a special tax credit to encourage donating to local nonprofits' endowment funds. In summary, you would make a planned gift (ex: donating stock into a 5 year Charitable Gift Annuity). You would then receive a 40% tax credit on that donation for that tax year! You can receive up to \$10,000 in tax credits per individual every year, which usually equates to a gift of around \$25,000. This can be done annually if you'd like to build it into your yearly giving and tax plan!
 - **Business Donations** - A business can donate up to \$10,000 straight into our endowment and receive a 20% tax credit in return!
- **Bridgercare as a Beneficiary of 401k or Life Insurance**– You can name anyone as the beneficiary of your retirement fund or life insurance policy– including Bridgercare! You can leave the entire amount or a portion, while designating other beneficiaries such as family members.

In addition to speaking with Emily, we'd love to connect you to the One Valley Community Foundation. They can explore all these giving options with you in more detail (and your estate planning attorney, wealth advisor, or CPA as desired). Please reach out with any questions or thoughts – we would love to hear from you!

Thank you for all you do to lift up healthcare and education in south central Montana!