

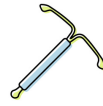


Creative Ways to Give to Bridgercare!

You know that access to affordable birth control and preventative healthcare can make all the difference in unlocking someone's potential and ensuring folks live the lives they've always dreamed. As you read this, you already hold the power to make this dream a reality. Here are a few creative ways you can make a difference for people in south central Montana.

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

- **Including Bridgercare in your Will or Living Trust** – 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.
- **Endowment** - Bridgercare's endowment is full of potential! Our endowment is board directed and managed by the One Valley Community Foundation. Our federal and state funding is consistently being threatened, and a contribution to our 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:**
 - **Individual donations** - 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) and 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** - C corporations 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.



Appreciated Assets (are Awesome)!

- **IRA Qualified Charitable Distribution**– Once you turn 71.5 years old, you can make a tax-free charitable donation from your IRA. Qualifying distributions reduce your RMDs, and unlike most traditional IRA distributions, they aren't included in your taxable income, regardless of whether you itemize deductions.
- **Stocks and Securities** – Donating stock can be a tax-smart way to give! By donating appreciated stock that you have held for more than a year, you may avoid capital gains tax and claim a charitable deduction for the full appreciated value of the stock (if you itemize deductions).
- **DAF** – Donor Advised Funds (“DAFs”) are like charitable savings accounts. You create an account with a sponsoring organization (like your local community foundation or bank). Then, the sponsoring organization uses that money to make donations to organizations you love - like Bridgercare! Whenever you make a contribution to your account, you may qualify for an immediate tax deduction. And then that money is available to gift out at your direction.



Ready to take action?!

Please reach out with any questions or thoughts – we would love to hear from you!

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

**Updated in accordance to Montana Tax Law in November 2020*