

TOOLS FOR GIVING



CHARITABLE INSTRUMENTS - A VARIETY OF GIVING METHODS

Cash Gift: The simplest method of giving is to send a personal check.

Stocks, Bonds, and Mutual Funds: When you give long-term appreciated securities, not only do you receive an income tax deduction equal to the market value of the securities, but you also avoid capital gains taxes on the transfer.

Real and Personal Property: A residence or other real property may be given as an outright gift, or you may prefer to give your residence, farm, or vacation home and retain the right to occupy it for life.

Bequest by Will: You can designate a gift or portion of your estate to the Montgomery County Community Foundation and, in some cases, receive a substantial reduction in federal gift and estate taxes.

Life Insurance: When you give a life insurance policy to charity, the tax deduction will be based on the policy's present value (total premiums paid) or its cash surrender value, whichever is less. Any premiums you continue to pay after your gift are also deductible.

Charitable Beneficiary Designation: Naming the Montgomery County Community Foundation as a beneficiary in your life insurance or retirement plan is easy to do, and the gift that results will benefit our community in a lasting way. Making the Community Foundation a beneficiary of your IRA or qualified retirement plan also avoids income tax when the distribution is received.

Charitable Gift Annuity: You can make a gift of cash or property to the Montgomery County Community Foundation now, get immediate tax benefits, and ensure that you or a loved one receive fixed quarterly or annual annuity payments for life.

Charitable Remainder Trust: You can place cash or property in a trust that pays annual income to you (or other beneficiaries) for life or a term not to exceed 20 years. When the trust is terminated, the remainder of the trust transfers to the Montgomery County Community Foundation and is placed into a charitable fund you have selected. You receive income tax benefits in the year you establish your trust.

Charitable Lead Trust: You can place cash or property into a trust that pays a fixed amount to the Montgomery County Community Foundation for the number of years you select. Once this period ends, the assets held by the trust are transferred to the beneficiaries you name. In some cases, you receive a substantial reduction in federal gift and estate taxes.

You receive personalized service

Each individual and family we work with has unique charitable interests - and unique financial circumstances. We help you make the most of both, so you receive the greatest return on your community investment.



Giving a Gift of Grain

Growing the Future with the Montgomery County Community Foundation



You can help GROW the future of Montgomery County

The Montgomery County Community Foundation is a donor-driven public foundation whose purpose is to improve the quality of life in Montgomery County through philanthropy. The Community Foundation works to improve quality of life by connecting donors with their passions, fostering links between community organizations and convening local leaders to promote the common good.

Donors make a difference with the dollars they invest at the Community Foundation through their charitable funds. These funds help benefit the community forever and create lasting legacies. We provide expert advice, professional fund management, maximum tax savings and strong connections to hundreds of local charities.

Your crops are your livelihood, your life. You prepare, you plant, you nurture and it grows. That's what we do with the charitable gifts entrusted to the Foundation and we invite you to grow the future of Montgomery County with us.



Donating a gift of grain to the Foundation is a simple way to make a lasting difference. The value of the grain can be used to start an endowed fund in the name of your family, for a specific nonprofit organization important to you or to support the overall charitable causes in Montgomery County.

There are some specific steps to take that will help ensure you receive intended tax benefits from a gift of grain. Let us help you walk through the process!

1. Let the Community Foundation know of your intended gift of grain either through email (kelly@mccf-in.org) or phone (362-1267), or by filling out the attached form and mailing it to us at the address below.
2. The community foundation will set up an account at the elevator.
3. Deliver the grain to the elevator.
4. Transfer the grain as a gift to the community foundation.
5. We will provide you with a donation receipt for your gift.
6. The community foundation will sell the grain and receive the sale proceeds. Any sales invoice will name the community foundation as the seller of the grain.

I/We, _____, hereby gift _____ (#of bushels)

of _____ (type of grain) to the Montgomery County Community Foundation,

designated to the _____ Fund (optional).

I understand that I will transport the gifted grain to market to be sold on behalf of the Montgomery County Community Foundation. MCCF is a charitable organization under section 501 (c) (3) of the Internal Revenue Code. Please consult your tax advisor regarding the deductibility of this gift before it is made.

Signature(s) _____ Date of Gift _____

Address _____ City/State/Zip _____

Send to: Montgomery County Community Foundation, PO Box 334, Crawfordsville, IN 47933
For more information about MCCF visit www.mccf-in.org