



**TIRED OF LOW CD RATES ?
WOULD YOU LIKE A 4% OR HIGHER
GUARANTEED RATE FOR LIFE ?**

**WOULD YOU LIKE A 40%
MONTANA TAX CREDIT AND
100% FEDERAL DEDUCTION ? ***

Consider making a gift to the Billings First Presbyterian Church Foundation that will enable you to keep giving forever.

The BFPC Foundation was created to provide a way for our members to support the future of our church's ministry.

Gifts can include

- ~ Monetary Donations, including memorials
- ~ Gifts of Property, Stock, or Life Insurance
- ~ A Bequest in a Will or a Trust
- ~ Charitable Gift Annuities
- ~ An IRA Rollover. Satisfy part or all of required minimum distribution (RMD) and avoid taxable income

A Charitable Gift Annuity will provide a fixed payment for life.

Guaranteed rates vary by age and situation.

American Council on Gift Annuities Charitable Annuity Rates by Age:

Single Life Age 70:	4.7%
Single Life Age 80:	6.5%
Double Life Ages 80&76:	7.0%

Creating a Charitable Gift Annuity for the benefit of the First Presbyterian Endowment allows donors to receive a credit against the Montana State Income Tax in the amount of 40% of the present value of the gift, up to a maximum of \$10,000 per individual.

*Not all donation types satisfy the requirements of the Tax Credit, please call to discuss details.

For more information contact:

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First Presbyterian Church Foundation

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Billings Community Foundation

404 North 30th Street, Billings MT 59101