

WHAT IS LEGACY GIVING?

Legacy giving allows you to honor your lifelong values and aspirations while planning for your own future as well as that of your loved ones. Often referred to as “planned gifts”, these opportunities are a special source of support that secures a strong financial future for the Flathead Land Trust, helping to ensure our long-term commitment to protecting northwest Montana’s unspoiled open lands, clean rivers and lakes, incredible recreation and wildlife habitat, and productive agricultural lands.



We consider living here a privilege. As part of that gift, our response is to help maintain the beauty and character of the Flathead for the future. As we look toward that legacy, we didn't have to think twice on agreeing to put Flathead Land Trust in our will. We encourage you to think about this way of being a steward of a very special place.

--Milt and B.J. Carlson

Photo by Penny Sol



For more information or to discuss your Legacy Giving Plans, please contact us at info@flatheadlandtrust.org or 406-752-8293.

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FLT is a tax-exempt 501 (c) 3 nonprofit organization.

Disclaimer: FLT cannot render tax, legal or financial advice. Please consult your financial or legal advisors for detailed info about planned giving.

Photo by Corrie Holloway



GIFTS THAT CREATE
A Lasting Legacy



THE *Vision* WE SHARE



Photo by Harley Mumma

Your commitment to Flathead Land Trust reflects the vision we share for the Flathead's future – where our open lands, wildlife habitat, and recreation opportunities are inseparable parts of our heritage. With good stewardship of these extraordinary natural values, together we can ensure that generations to come will continue to enjoy our “Flathead Way of Life.”

THE LAND & WATER LEGACY SOCIETY

Large or small, every gift makes an impact and can provide significant estate and charitable tax benefits to you and your heirs. What's more, by joining with other visionary members of the Land & Water Legacy Society, you will be helping to secure a future where the Flathead's legacy of lakes, rivers, farms, and forests will continue to inspire and be enjoyed by many generations to come.

NAMING US IN YOUR WILL OR LIVING TRUST

A bequest is one of the most common types of planned gifts. You can specify your bequest to the Flathead Land Trust as a particular dollar amount, a percentage of your estate, the residue of your estate or a specific asset such as real estate or securities. Bequests offer you great flexibility; your assets remain in your control during your lifetime and you can modify your bequest at any time.

THE *Impact* WE MAKE



Photo by Steve Muller

DESIGNATING US AS A BENEFICIARY OF YOUR IRA OR PENSION PLAN

By naming Flathead Land Trust as a beneficiary of your IRA, pension plan or other retirement assets, you are creating a revocable commitment to FLT. This is a tax-wise form of giving, as funds designated in this manner are not subject to income tax after your passing. While estate taxes may or may not be a concern for you, all IRA, pension plan and pre-tax retirement assets are subject to income tax when distributed. That is, unless a non-profit institution like FLT is named beneficiary of some or all of the funds.

DESIGNATING US AS A BENEFICIARY OF YOUR LIFE INSURANCE POLICY

Insurance policies that are already "paid up," meaning that there are no more premiums due, are ideal assets to gift if your family no longer needs the insurance. By naming Flathead Land Trust as the beneficiary of an individual or group term life insurance policy, the benefits from your policy pass to us free of federal estate tax after your lifetime. Alternatively, a new insurance policy can be purchased naming FLT as the owner if you pledge to make annual gifts to cover the premium payments (which are tax-deductible).

IRA ROLLOVER -- MAKING A TAX-FREE DISTRIBUTION FROM YOUR IRA

The Pension Protection Act of 2006 permits individuals to roll over up to \$100,000 from an individual retirement account (IRA) directly to a qualifying charity without recognizing the assets transferred to the qualifying charity as income. The law uses the term "qualified charitable distribution" to describe an IRA charitable

THE *Legacy* WE CREATE



Photo by Jason Cohn

rollover. A qualified charitable distribution is money that individuals who are 70½ or older may direct from their traditional IRA to eligible charitable organizations. The provision has a cap of \$100,000 for charitable distributions from individual IRAs each year. Individuals may exclude the amount distributed directly to an eligible charity from their gross income.

GIFTS TO OUR PERMANENT ENDOWMENT FUND

Flathead Land Trust's Endowment Fund is a long-term investment tool for the organization. A direct tax deductible gift allows us to continually conserve northwest Montana and meet our mission well into the future.

GIFTS OF SECURITIES

Gifts of stock and other securities are an effective way to support the work of FLT. By donating appreciated stock, the donor receives a deduction equal to the fair market value of the stock at the time of the transfer, and more important, avoids paying capital gains tax on the appreciated value.

GIFTS OF REAL ESTATE

Flathead Land Trust can accept donations of real property that is considered either 1) Conservation Land – property with conservation values that would further FLT's mission; or 2) Investment Land – property with little to no conservation value. Such property may be valuable in terms of resale value, with the proceeds going to benefit the work of FLT.