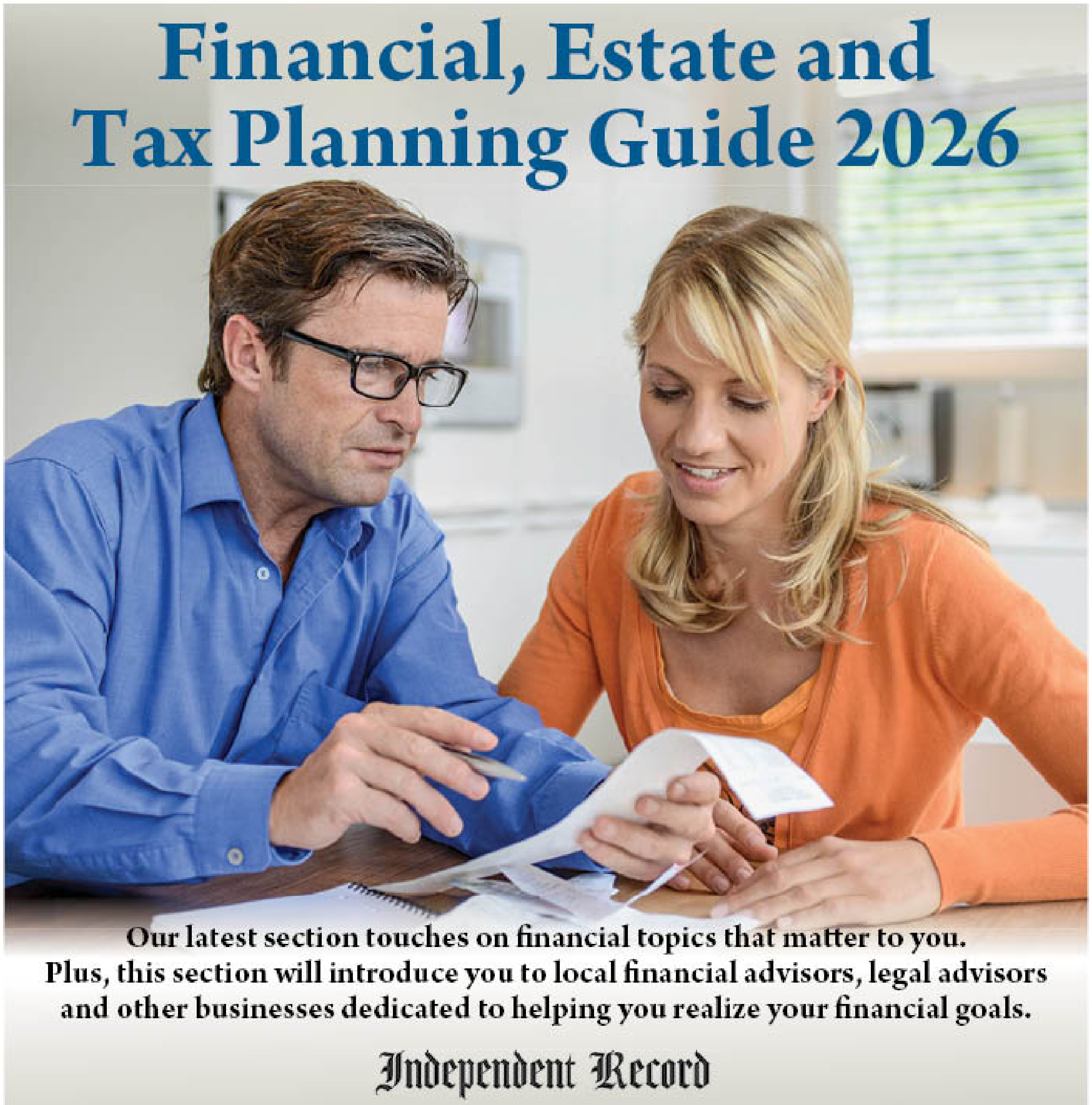
Financial, Estate and
Tax Planning Guide 2026
Our latest section touches on financial topics that matter to you.
Plus, this section will introduce you to local financial advisors, legal advisors
and other businesses dedicated to helping you realize your financial goals.
Independent Record

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At Edward Jones, our first priority is understanding what truly matters to you — your goals, values and vision for the future. You've worked hard to grow your wealth. Our trusted and skilled teams will help you build a portfolio centered around you and your evolving needs.

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Helping you create a legacy firmly rooted in your values

Portfolio strategies:
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Tailored, full-family service:
A holistic process that includes collaboration with your CPA, attorney and other professionals

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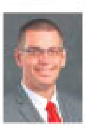

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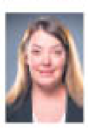

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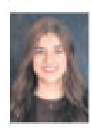

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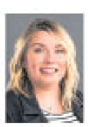

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Planning for Long Term Care

BY JOE PIEMONTE
Interim Healthcare of Central Montana

Long term care planning doesn't have to be intimidating. In fact, it's really just about making sure you stay in control—of your health, your home, and your future. Most of us want to stay right where we're happiest as we age, and for many people in Central Montana, that means staying at home, close to familiar faces and familiar places.

But the truth is, long term care needs can pop up unexpectedly. A fall, a hospital stay, a new diagnosis, or gradual changes in mobility can shift what daily life looks like. When you haven't planned ahead, that shift can feel overwhelming—for you and for your family. When you have a plan, though, everything becomes more manageable. You know your wishes, your finances are prepared, and you already have trusted partners in place.

Why Planning Ahead Matters

Whether you're thinking about aging in place or preparing for "just in case," long term care planning gives you peace of mind. It ensures your financial and legal documents match your care goals, and it prevents your family from scrambling during a stressful moment.

It also helps you prepare for the financial side of care. While home based care is usually more affordable than facility care, it's still important to understand how services might fit into your long term financial picture. Doing this early helps avoid surprises later—and it makes sure your care preferences remain front and center.

Things to Consider When Planning for the Future

Support with Daily Life at Home

If staying home is your goal, in-home care helps make that possible. Their caregivers can step in with everyday support that keeps life running smoothly. That might look like help with bathing or getting dressed in the morning, preparing meals, moving around safely, or simply having someone there to check in and offer companionship.

These kinds of services often make the difference between struggling at home and thriving at home.

Skilled Nursing Right Where You Live

Some people need a little more than day to day help, especially after a hospital stay or when managing a chronic condition. Instead of going back and forth to appointments, nurses and therapists can come right to your home. They can help you recover, manage medications, monitor symptoms, and stay on track with your health goals—without the stress of travel or disruption.

Specialized Dementia Care

When dementia or Alzheimer's enters the picture, it affects the whole family. Caregivers trained in dementia support can create structure, monitor safety, and offer meaningful engagement, all while giving families valuable respite.

Help Navigating Insurance and Benefits

Understanding long term care insurance, veterans' benefits, or medical coverage can feel like a full time job. You may need assistance with clarifying what's covered, coordinating documentation, and making sure you're getting every benefit available to you.

A few examples of what may help:

■ Reviewing long term care insurance benefits so you understand what's available

■ Helping families gather the right documents for VA or community programs

■ Identifying which services are covered and how often

This kind of guidance can save time, money, and frustration.

Planning ahead means:

■ Your care preferences are clearly documented

■ Your family knows exactly what you want

■ Your finances are aligned with your health goals

■ You have a trusted local partner to call when needs change

It's one of the most powerful gifts you can give yourself—and your loved ones.

The Bottom Line

Long term care planning doesn't have to be complicated or overwhelming. With the right support, it becomes a natural and empowering part of preparing for the future.

Planning for the Future of Montana Family Businesses

BY BROWNING KALECZYC
Berry & Hoven, PLLC

For many Montana families, a business is more than a source of income. Ranches, farms, and closely held companies often represent generations of work, shared responsibility, and deep ties to land and community. One of the most important, and often most difficult, questions these families face is how to transition the business to the next generation.

Business succession planning is the process of preparing for that transition in a way that supports continuity, minimizes disruption, and protects the long-term value of the enterprise. While succession planning can benefit any closely held business, it is especially important for family-owned operations where ownership, management, and family relationships are closely intertwined.

Why Succession Planning Matters

Without a clear plan in place, the transfer of a business can create uncertainty and conflict. Unexpected events such as illness, death, or retirement may force decisions to be made quickly, sometimes without sufficient legal or financial preparation. In family businesses, this can lead to disputes over control, unequal expectations among heirs, or operational disruptions that threaten the viability of the business itself.

Succession planning allows business owners to make intentional decisions about who will own and manage the business in the future, how decisions will be made, and how ownership interests will be transferred. It also provides an opportunity to consider tax implications and reduce the risk of unnecessary financial burdens on the next generation.

Structuring Ownership for Stability

A key element of succession planning is choosing an ownership structure that supports long-term stability. Trusts, limited liability companies, partnerships, and operating agreements are commonly used to hold business assets and define how ownership interests may be transferred.

In agricultural and ranching operations, maintaining the integrity of land and operations is often a primary concern. Dividing land among heirs without a coordinated plan can reduce productivity and significantly affect value. Entity structures can help keep assets intact while allowing ownership interests to pass in a controlled and predictable manner.

Management and Decision-Making Across Generations

Ownership alone does not determine how a business operates. Succession planning also addresses management authority and decision-making processes. This is particularly important when multiple family members are involved or when future leadership has not yet been identified.

Clear governance provisions—such as voting rights, management roles, and dispute resolution mechanisms—can help prevent disagreements from escalating into conflicts that disrupt operations. While no plan can anticipate every future challenge, well-drafted agreements provide guidance and structure during periods of transition.

When Family Members Have Different Roles

Many family businesses face the reality that not all children or heirs wish to participate in the business. Some may remain actively involved, while others pursue opportunities elsewhere. Succession planning provides a framework for addressing these differences fairly.

Equal treatment does not always require equal ownership. In some cases, children who actively operate the business may receive controlling interests, while others receive different assets or financial compensation. Advance planning allows families to balance fairness with the practical needs of running a business.

Protecting the Business from Outside Claims

Another consideration in succession planning is protecting the business from unintended transfers outside the family. Divorce, remarriage, or creditor claims can expose ownership interests to division if proper safeguards are not in place.

Planning tools such as operating agreements, trusts, and transfer restrictions can help preserve family ownership and provide clarity about who may hold an interest in the business. In certain situations, prenuptial or postnuptial agreements may also play a role in protecting long-term family objectives.

Effective planning takes into account the nature of the business, family dynamics, tax considerations, and long-term goals.

A Thoughtful, Forward-Looking Process

Every family business is different, and succession planning is not a one-size-fits-all exercise. Effective planning takes into account the nature of the business, family dynamics, tax considerations, and long-term goals. Starting the process early allows business owners to retain control over decisions and adapt plans as circumstances change.

Learn More

Montana business owners who are considering succession planning may benefit from speaking with an attorney experienced in working with family-owned enterprises. To learn more about business succession planning or to discuss individual circumstances, please contact one of our estate planning and business succession planning lawyers at Browning Kaleczyc Berry & Hoven. We have proudly worked with Montana businesses and families on planning for long-term continuity and transition since 1982.

How to Maximize the Tax Benefits of Donating to Charity

People generally make charitable donations out of a selfless desire to help those in need. Indeed, Investopedia notes that charitable organizations survive primarily on donations. Without the financial contributions of donors, many charitable organizations and nonprofits would be incapable of meeting their missions.

Donors may make charitable contributions to help others, but there's no shame in taking advantage of the tax benefits associated with donating. Laws governing the tax benefits associated with charitable donations can vary from year to year, so it's best that donors stay on top of the rules, particularly if they plan to prepare their own returns in April. Charitable individuals can keep these strategies on maximizing the tax benefits of donations in mind as they prepare to support their favorite charities.

■ Work with a financial planner. As noted, the tax laws governing charitable donations can change from year to year, and some of those changes may be subtle. That's why it can benefit donors to hire a seasoned financial planner, ideally before making donations. Financial professionals can advise prospective donors about donation strategies that will earn them the most significant tax deductions. Some donations help donors avoid capital gains taxes, while others may not even qualify for deductions. Making sense of the rules is easier when donors work with licensed, experienced financial professionals.

■ Do the math before donating. No donation is too small to help a worthy cause, but donors who want the best of both worlds should do a little math prior to deciding how much to donate. Charitable donations beneath a certain dollar threshold may not make a difference in terms of deductions when it comes time to file a return. Donors who know the deduction thresholds may be able to reduce their tax liability by donating a little more than they initially intended, a scenario that benefits both charitable organizations and taxpayers alike.

■ Confirm donations qualify for deductions prior to donating. Fidelity Charitable℠ advises donors seeking to maximize the tax benefits of charitable donations to make sure a nonprofit organization is an IRS-qualified 501(c)(3) public charity or private foundation prior to making a donation. Donations to organizations that do not fit that criteria may not be eligible for deductions, so it's imperative that donors confirm details about an organization prior to donating.

■ Keep digital records and receipts. Even if a donation qualifies for a deduction, taxpayers can only claim it if they keep records of their contributions. Organizations on the receiving end of donors' generosity may provide proof to donors who lost their original receipts, but that process can take time, particularly if taxpayers wait until April to prepare their returns. When donating to charity, request digital receipts of all contributions, as these are harder to lose and easily accessible come tax prep season.

Donors may not give to charity with tax deductions in mind. But there's no shame in maximizing the tax benefits associated with supporting a worthy cause.

A Q&A About Retirement Planning

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures.

Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

Why and when should I begin investing to build my retirement savings?

It's never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that doesn't mean they can afford to put off saving for the day when they call it a career. Much of that has to do with inflation. The rate of inflation varies, but it's fair to assume that your cost of living will rise dramatically between your twenty-third birthday and your seventieth birthday. If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there's no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation. For example, Standard & Poor's 500℠ (S&P 500) reports that individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates that the dollar had an average rate of inflation of 3.99 percent.

How can I save for retirement?

Various investment vehicles can help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions deducted from their paycheck. For young people, enrolling in these plans as soon as they're eligible can be a great way to begin building their retirement savings, and since many people contribute between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll. IRAs, pension plans, certain life insurance policies, and regular contributions to personal savings accounts are some additional ways to save for retirement.

How much will I need to save for retirement?

No two people are the same, so there's no simple answer to this question. Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time. A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there's no such thing as saving too much money for retirement so long as saving does not adversely affect other areas of your life.

What if I need money before retirement?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire. However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 591Ú2. Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account.

Saving for retirement is vital and it's never too early to begin investing in your financial future.

Creating Lasting Impact:

How Thoughtful Giving Changes Lives

BY MARTIN J. LEWIS
Ashton Thomas Private Wealth

For many philanthropists, charitable giving is about more than generosity—it is about creating meaningful, lasting change that reflects deeply held values. Today's most effective giving partnerships are built on shared purpose, thoughtful planning, and a clear vision for impact.

Here are several ways donors are shaping the future through intentional philanthropy—and how charitable organizations can support that journey.

Giving as Partnership, Not Just Contribution

The most transformative philanthropy begins when donors and organizations work together toward a common goal. Rather than focusing on individual gifts, successful partnerships emphasize long-term outcomes and sustainable solutions.

When donors are engaged as collaborators—helping shape initiatives and understand the challenges being addressed—the result is deeper impact and a stronger sense of shared accomplishment.

A Personalized Approach to Philanthropy

Every donor's story is unique. Philanthropy is most rewarding when it aligns with personal values, interests, and life experiences.

Leading organizations take time to understand what matters most to each donor and tailor giving opportunities accordingly. This may include supporting specific programs, advancing innovation, or funding initiatives that reflect a donor's passions. Thoughtful personalization ensures that giving is both meaningful and fulfilling.

Thoughtful Planning for Greater Impact

Many donors choose to give in ways that balance generosity with long-term financial planning. Tools such as donor-advised funds, charitable trusts, or gifts of appreciated assets can help extend impact while supporting broader personal and family goals.

When philanthropy is planned with care, it often enables larger, more sustained support—benefiting both the causes donors care about and the communities served.

Building a Legacy That Endures

For those thinking beyond the present, philanthropy offers an opportunity to create a lasting legacy. Planned gifts and endowments allow donors to support causes they believe in for generations to come.

These commitments are not just financial—they are expressions of values, hope, and a desire to make the world better long after one's lifetime.

Transparency and Trust

Trust is the foundation of meaningful philanthropy. Donors value clear communication about how their contributions are used and the difference they make.

Organizations committed to transparency share both successes and lessons learned, offering donors a genuine understanding of progress and impact. This openness strengthens confidence and deepens long-term relationships.

Learning from and Giving Alongside Others

Many donors find inspiration in connecting with peers who share similar values. Small gatherings, advisory groups, and shared initiatives create opportunities to learn, exchange ideas, and amplify collective impact.

Philanthropy is often most powerful when it brings people together around a common purpose.

Engagement Beyond the Gift

While financial support is vital, many donors also choose to contribute time, expertise, and perspective. Serving on boards, offering strategic guidance, or mentoring leaders can be deeply rewarding ways to stay connected to a cause.

These forms of engagement often strengthen the bond between donors and organizations and help initiatives thrive.

A Shared Commitment to Meaningful Change

At its best, philanthropy is a partnership rooted in trust, purpose, and vision. By aligning thoughtful planning with personal values and a commitment to transparency, donors can create impact that is both profound and enduring.

Together, donors and organizations can build a future defined not only by generosity, but by lasting change.

Martin J. Lewis is a Senior Wealth Advisor


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Making Charitable Gifts from your IRA

Helpful Tips for Retirement Planning

BY BETH WARNER
ST. PETER'S HEALTH FOUNDATION

Many people are unsure how to make charitable gifts from their IRA. Common questions include how old you need to be to give, how to minimize or avoid income taxes, and how charitable giving can fit into an overall retirement strategy. Understanding the rules can help you plan gifts confidently and make a meaningful impact.

Starting at age 70½, you can make charitable gifts directly from your IRA to a qualified charity, and these gifts are not subject to income tax when the distribution is made directly to the charity. This popular gift option is commonly called the IRA charitable rollover. Any amount transferred directly to the charity is tax-free in 2026, up to the annual $111,000 per person limit ($222,000 for married couples). This allows you to support causes you care about while preserving your other assets and disposable cash for living expenses, emergencies, and other financial goals.

Once you reach age 73, a charitable distribution from your IRA can satisfy all or a portion of your annual **required minimum distribution (RMDs)**. RMDs are generally taxed as ordinary income and can increase your adjusted gross income, potentially affecting Social Security taxation, Medicare premiums, and other calculations. By directing all or part of your required distribution to a charity, you can satisfy your RMD while reducing taxable income.

Gifts must come from a traditional IRA; other accounts, like 401(k)s or 403(b)s, must first be rolled over into a traditional IRA. Contact your IRA custodian to request a form for a qualified charitable distribution. Make sure the check is payable directly to the charity and confirm the amount and timing so it qualifies as a Qualified Charitable Distribution.

Charitable Gift Annuities and IRA's

You can also use a distribution from your IRA to fund a charitable gift annuity **(CGA)** after age 71 1/2. The IRS allows only one IRA-funded CGA per lifetime of up to $55,000. If the CGA is held within a Montana qualified endowment, it may also qualify for the state's Endowment Tax Credit, reducing Montana income taxes by up to 40% of the charitable portion. Timing, paperwork, and the charity's endowment status are critical, so it's important to work with a tax advisor and the charity to ensure all requirements are met.

Giving From an Inherited IRA

Giving from an inherited IRA allows you to honor the original account owner's legacy while supporting charitable priorities. If you inherit an IRA as a spouse, you can either treat it as your own IRA or keep it as a beneficiary IRA. If you roll it into your own IRA, normal RMD rules for your age apply, and you can make distributions starting at age 70½. If kept as a beneficiary IRA, the account remains separate, and RMDs must generally begin one year following the death of the original owner. You cannot make QCDs from a beneficiary IRA; distributions are taxed as ordinary income, and to give to charity, you must withdraw funds first and then donate from your own assets.

If you inherit an IRA as a non-spouse, you cannot make charitable gifts directly from the inherited IRA. Distributions are taxed as ordinary income, and the account generally must be fully distributed within 10 years of the original owner's death. To support a charity, you would withdraw funds, pay taxes owed, and then make the donation from your own assets.

Naming a Charity as an IRA Beneficiary

Another way to give is to name a charity as a full or partial beneficiary of your IRA. This is especially useful if your IRA will go to non-spouse heirs, because inherited IRA distributions are generally taxed as ordinary income. Naming a charity directly on your IRA beneficiary form allows that portion to pass tax-free to the charity, reducing the tax burden on your heirs while ensuring your favorite causes are supported after your lifetime. This is a simple, way to streamline estate planning, since leaving IRA funds to a charity through a will would subject them to income tax before the gift is made.

Whether you're considering gifts from your IRA or other assets, or working on your estate plan, the St. Peter's Health Foundation's new Planned Giving Resource Center can help you explore options and plan gifts that leave a meaningful legacy. Powered by Crescendo, this resource provides clear, plain-English guidance—helping people make a lasting difference in our local community.

You're cordially invited to join us.

ST. PETER'S HEALTH FOUNDATION PRESENTS

Planning Today for the People and Causes You Love

A COMPLIMENTARY PRESENTATION & LUNCH

Making thoughtful decisions about your estate can provide peace of mind for your family and create lasting impact in the Helena community.

WEDNESDAY, APRIL 8, 2026
12:30-1:30PM

Join St. Peter's Health Foundation for a conversation about:

- Why charitable giving is important to estate planning
- Approaches to giving with intention and tax awareness
- Common charitable strategies used in estate plans
- Guidance for aligning values, family goals, and giving to causes close to your heart

Led by Bill Davies, CFP, JD
Estate Planning Professional,
U.S. Bank Private Wealth Management

ST. PETER'S HEALTH
EDUCATION CENTER (MAIN ENTRANCE)
2475 E. BROADWAY STREET | HELENA, MT

Lunch will be provided. Seating is limited.
RSVP by April 3 to the St. Peter's Health Foundation
KTooley@sphealth.org or 406-444-2370

St. Peter's Health FOUNDATION

Common Questions About Reverse Mortgages

Homeownership is a dream for millions of people across the globe. The National Association of Realtors indicates real estate has historically exhibited long-term, stable growth in value. Money spent on rent is money that a person will never see again. However, paying a traditional mortgage every month enables homeowners to build equity and can be a means to securing one's financial future.

Homeowners typically can lean on the value of their homes should they need money for improvement projects or other plans. Reverse mortgages are one way to do just that.

Who is eligible for a reverse mortgage?

People near retirement age are eligible for a specific type of loan they can borrow against. Known as a "reverse mortgage," this type of loan can be great for people 62 or older who perhaps can no longer make payments on their home, or require a sum of money to use right now, without wanting to sell their home.

In addition to meeting the age requirement, a borrower must live at the property as a primary residence and certify occupancy annually to be eligible for a reverse mortgage. Also, the property must be maintained in the same condition as when the reverse mortgage was obtained, says Fannie Mae.

How does a reverse mortgage work?

The Consumer Finance Protection Bureau says a reverse mortgage, commonly a Home Equity Conversion Mortgage, which is the most popular type of reverse mortgage loan, is different from a traditional mortgage. Instead of making monthly payments to bring down the amount owed on the loan, a reverse mortgage features no monthly payments. Rather, interest and fees are added to the loan balance each month and the balance grows. The loan is repaid when the borrower no longer lives in the home.

What else should I know?

With a reverse mortgage, even though borrowers are not making monthly mortgage payments, they are still responsible for paying property-related expenses on time, including, real estate and property taxes, insurance premiums, HOA fees, and utilities. Reverse mortgages also come with additional costs, including origination fees and mortgage insurance up to 2.5 percent of the home's appraised value, says Forbes. It's important to note that most interest rates on these loans are variable, meaning they can rise over time and thus increase the cost of borrowing. In addition, unlike traditional mortgage payments, interest payments on reverse mortgages aren't tax-deductible.

How is a reverse mortgage paid back?

A reverse mortgage is not free money. The homeowners or their heirs will eventually have to pay back the loan when the borrowers no longer live at the property. This is usually achieved by selling the home.

The CFPB notes if a reverse mortgage loan balance is less than the amount the home is sold for, then the borrower keeps the difference. If the loan balance is more than the amount the home sells for at the appraised value, one can pay off the loan by selling the home for at least 95 percent of the home's appraised value, known as the 95 percent rule. The money from the sale will go toward the outstanding loan balance and any remaining balance on the loan is paid for by mortgage insurance, which the borrower has been paying for the duration of the loan.

Reverse mortgages can be a consideration for older adults. However, it is essential to get all of the facts to make an informed decision.

Purposeful Giving:

Turning Tax Credits into Community Impact

BY REBECCA CONNORS
Montana Community Foundation

Tax season often brings a mix of paperwork, questions, and reflection. It's also a natural moment to think about how we support the people and places that matter most to us. As new tax provisions take effect in 2026, charitable giving remains a powerful way to strengthen our communities; now with a few updated incentives to consider.

At its core, charitable giving isn't about chasing deductions. It's about investing in the well-being of our communities and ensuring local nonprofits can continue their critical work. The Montana Community Foundation (MCF) exists to help donors at every level turn those intentions into lasting impact.

For roughly the 90% of tax payers who take the standard deduction, there's welcome news. Beginning this year, individuals can deduct up to $1,000 in charitable gifts, and married couples can deduct up to $2,000, even without itemizing. This creates a new opportunity for many Montanans to give with confidence, knowing their generosity is recognized while making a real difference close to home.

If you are seeking a way to make a significant impact, consider unlocking the power of the Montana Endowment Tax Credit (METC). This tax credit has been around for nearly 30 years and is a powerful tool to give back to Montana while reducing your tax burden. The METC provides a 40% tax credit on the federal charitable deduction of a qualifying planned gift (up to $15,000 annually per individual or $30,000 for couples). Businesses making direct gifts to qualified endowments can receive a 20% tax credit, up to $15,000 annually. Unlike a tax deduction, which reduces taxable income, a tax credit allows donors to give more to Montana's nonprofit organizations and save more on the Montana Income Tax.

Nonprofits across Montana rely on generous donors to meet growing needs, and communities still thrive when people step up for one another.

Whether you give a little or a lot, thoughtful planning can help your dollars go further. For many standard-deduction filers, these new provisions offer a chance to be more intentional, perhaps by budgeting for annual gifts to the causes you care about most. When many people do this together, the collective impact can be extraordinary.

Beginning this year, individuals can deduct up to $1,000 in charitable gifts, and married couples can deduct up to $2,000, even without itemizing.

Local nonprofits are being asked to do more with less: expanding affordable housing, protecting Montana's land and water, supporting children and families, and ensuring no one goes without basic necessities. Consistent, planned giving helps these organizations stay strong and responsive, even in uncertain times.

For higher-income donors navigating new limitations, tools like donor-advised funds can be especially helpful. By contributing to a donor-advised fund through MCF, donors may receive a tax benefit in one year while recommending grants to nonprofits over time. Contributions can include cash or non-cash assets, such as appreciated stock or property, which may offer additional tax advantages by avoiding capital gains taxes and allowing more of the gift's value to support charitable work.

MCF works closely with donors and their advisors to align giving strategies with personal values, ensuring generosity today creates lasting benefits for tomorrow.

As you file your 2025 taxes and consider how these changes affect your finances, we invite you to pause and think about your community. What do you love about where you live? What would you like to see grow stronger? Charitable giving is one of the most meaningful ways to shape the future we want for Montana.

This isn't just about wealth. It's about everyday people—local business owners, teachers, farmers, retirees, and community leaders—coming together to care for one another. Even in challenging times, generosity remains one of our greatest strengths.

Create a legacy through the Montana Endowment Tax Credit

The Montana Endowment Tax Credit (METC) is a unique opportunity for individuals, businesses, and organizations to support Montana communities while receiving a credit toward their Montana income tax. Learn how to get your legacy started by scanning the QR code or by visiting mtcf.org.

The Legacy of Nep & Mary Ellen Lynch

Nep & Mary Ellen had a shared love for helping others. By partnering with the Montana Community Foundation, they created the Nep and Mary Ellen Lynch Trade Scholarship. This scholarship supports Montana students pursuing education at accredited trade schools, ensuring that both organizations and students benefit from this enduring generosity. Connect with us today to learn how you can create your legacy for Montana.

MONTANA COMMUNITY FOUNDATION

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