Montana Endowment Tax Credit

A Substantial Benefit for Allies in Aging and You

The Montana Endowment Tax Credit is one of the most effective ways for individuals and businesses to support Montana nonprofits, like Allies in Aging, while saving on state income taxes. When you make a qualifying gift to our permanent endowment, you may receive a dollar-for-dollar credit on your Montana income tax. The credit is 40% for most planned gifts and 20% for direct gifts made by businesses, up to a $15,000 annual cap per donor. It is widely considered one of the most generous charitable tax incentives in the country.

To qualify, the gift must be made to a permanent endowment: an investment fund that preserves the original principal and uses only its earnings to support our services. Individuals often use planned giving tools such as charitable gift annuities or charitable trusts, while businesses typically contribute directly to an endowment. For example, a $1,000 planned gift may generate a $400 Montana tax credit, reducing your state income tax liability in the year the gift is made.

Anyone with a Montana state tax liability is eligible to use this credit. It is especially valuable for donors engaged in retirement or estate planning, and for businesses wishing to support a nonprofit while reducing tax obligations. Since its inception, this tax credit has helped generate more than $130 million in endowment gifts, strengthening Montana communities for generations.

Deferred Gift Annuity (DGA)

A Deferred Gift Annuity allows you to maximize the impact of your contribution to Allies in Aging while benefiting from the Endowment Tax Credit. Your DGA gift qualifies for the credit, and after five years, the funds roll directly into the Allies in Aging endowment, providing lasting support for older adults in our community.

Many donors use a DGA as part of their annual tax planning, combining meaningful community investment with strategic financial benefits.

To learn more or to start the process contact Allies in Aging Development Team at (406)294-1588 or
development@alliesinaging.org