GIVE YOUR LOVED ONES THE GIFT OF FREEDOM

PLANNED GIVING
“Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same.”

-President Ronald Reagan.

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What is Planned Giving?

Planned giving is a way to support charitable organizations, like Mountain States Legal Foundation, by making gifts using your estate. This could include a gift in your will, or by designating your retirement plan assets as a charitable gift. This type of support requires some planning but may offer tax benefits. Most take effect in the future as a final way to leave your legacy (and therefore do not affect today’s finances).

Leave a Legacy of Freedom for Future Generations

In the past, you embraced and generously supported MSLF. Its ability to protect, expand, and pass on freedom depends on whether those who love freedom provide for MSLF’s future. I look forward to meeting with you and discussing your support of MSLF in your will, bequest, or planned gift.

Cristen Wohlgemuth
President & CEO
Bequest

Interested in helping Mountain States Legal Foundation with our mission but feel overwhelmed by the thought of writing another check or sharing your assets today? A simple, flexible and versatile way to ensure we can continue our work for years to come is a gift in your will or living trust, known as a charitable bequest.

By including a bequest to MSLF in your will or living trust, you are ensuring that we can continue our mission for years to come.

A gift to charity at time of death. A bequest is the simplest type of planned gift to make and one of the easiest to implement.

**CHALLENGE**
To give a significant gift to charity, which may not be an option during your lifetime, while allowing for flexibility and change with the circumstances.

**THE SOLUTION**
Retain ownership and use of assets during your lifetime and leave them to charity at the time of death with a bequest.

**THE BENEFITS**
Give to charity, receive a tax deduction, and flexibility that leaves you in control.

**THE DONOR**
Bequest are gifts that anyone can make.

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**Why Leave Charitable Gifts in Your Will?**

Some individuals who plan to leave gifts to Mountain States Legal Foundation, talk about it with us and their friends, and then never get around to properly establishing such gifts in their wills. If you make this mistake, your estate will not realize the benefits of the unlimited charitable estate tax deduction, and our work will not receive your support.
A charitable gift annuity involves a simple contract between you and MSLF where you agree to make a gift to MSLF and we, in return, agree to pay you (and someone else, if you choose) a fixed amount each year for the rest of your life.

Not only does this gift provide you with regular payments and allow us to further our work, but when you create a charitable gift annuity with MSLF you can receive a variety of tax benefits, including a federal income tax charitable deduction when you itemize.

**Delay Your Payments**
If you are younger than 60 or don't need your payments immediately, you can set up a deferred gift annuity. This allows you to delay receiving payments until a later date—such as when you reach retirement.

**CHALLENGE**
A donor wants to make a gift with fixed payments for the future.

**THE SOLUTION**
Donor and Charity enter into a charitable gift annuity agreement.

**THE BENEFITS**
Fixed payments for life, tax free payments, rates vary by age, and tax deductible.

**THE DONOR**
Someone who wants fixed payments for life.
Charitable Remainder Trust

Looking for a way to give MSLF a significant gift? If you have built up a sizeable estate and are also looking for ways to receive reliable payments, you may want to check out the advantages of setting up a charitable remainder trust.

A charitable remainder trust provides you or other named individuals income each year for life or a period not exceeding 20 years from assets you give to the trust you create.

There are two ways to receive payments with charitable remainder trusts:

The annuity trust pays you, each year, the same dollar amount you choose at the start. Your payments stay the same, regardless of fluctuations in trust investments.

The unitrust pays you, each year, a variable amount based on a fixed percentage of the fair market value of the trust assets. The amount of your payments is redetermined annually. If the value of the trust increases, so do your payments. If the value decreases, however, so will your payments.

CHALLENGE
Desire to change appreciated property producing little or no income into a productive asset, without paying a capital tax

THE SOLUTION
Contribute property to a Remainder trust, they will sell it tax free and make payments

THE BENEFITS
Potential for a partial charitable income tax deduction, Potential for increased income, and up-front capital gains tax avoidance

THE DONOR
Someone with cash or appreciated property at least $100,000 who desires income and bypass of capital gains
Charitable Lead Trust

Do you want to benefit from the tax savings that result from supporting MSLF, yet you don’t want to give up any assets that you’d like your family to receive someday? You can have it both ways with a charitable lead trust. You give assets to a trust that pays our organization set payments for a number of years, which you choose. The longer the length of time, the better the potential tax savings to you. When the term is up, the remaining trust assets go to you, your family or other beneficiaries you select. This is an excellent way to transfer property to family members at a minimal cost.

There are two ways charitable lead trusts make payments:

A charitable lead annuity trust pays a fixed amount each year to MSLF and is more attractive when interest rates are low.

A charitable lead unitrust pays a variable amount each year based on the value of the assets in the trust. With a unitrust, if the trust’s assets go up in value, for example, the payments to MSLF go up as well.

CHALLENGE
Want to make a gift to charity for a period of time, and transfer the asset to family, paying minimal gift or estate taxes

THE SOLUTION
Contribute property to a trust, that will make donations to charity for a number of years, and will eventually distribute the property to donor’s family.

THE BENEFITS
Appreciation to family and tax deductions

THE DONOR
Someone who wants to pass specific property with growth at a reduced gift or tax cost.
IRA Charitable Rollover

Make a difference today and save on taxes. It’s possible when you support Mountain States Legal Foundation through your IRA.

A special opportunity for those 70½ years old and older. You can give any amount (up to a maximum of $100,000) per year from your IRA directly to a qualified charity such as Mountain States Legal Foundation without having to pay income taxes on the money. Gifts of any value $100,000 or less are eligible for this benefit and you can feel good knowing that you are making a difference at MSLF. This popular gift option is commonly called the IRA charitable rollover, but you may also see it referred to as a qualified charitable distribution, or QCD for short.

Your gift will be put to use today, allowing you to see the difference your donation is making.

Beginning in the year you turn 72, you can use your gift to satisfy all or part of your required minimum distribution (RMD).

You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions.

Since the gift doesn’t count as income, it can reduce your annual income level. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.

No matter your age, you can designate Mountain States Legal Foundation as the beneficiary of all or a percentage of your IRA and it will pass to us tax-free after your lifetime.

Why Consider This Gift?

- Your gift will be put to use today, allowing you to see the difference your donation is making.
- Beginning in the year you turn 72, you can use your gift to satisfy all or part of your required minimum distribution (RMD).
- You pay no income taxes on the gift. The transfer generates neither taxable income nor a tax deduction, so you benefit even if you do not itemize your deductions.
- Since the gift doesn’t count as income, it can reduce your annual income level. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.
Endowed Gift

An endowment gift to Mountain States Legal Foundation today provides a brighter picture for our future. When you make a donation to our endowment, you give a gift with both immediate and long-term benefits.

Here’s how it works: Endowment donations are invested. A portion of the annual income from the investment is used to address immediate needs at Mountain States Legal Foundation. The remaining funds are reinvested to ensure indefinite support.

Donor Advisory Fund

A donor advised fund (DAF), which is like a charitable savings account, gives you the flexibility to recommend how much and how often money is granted to Mountain States Legal Foundation and other qualified charities. You can recommend a grant or recurring grants now to make an immediate impact or use your fund as a tool for future charitable gifts.

You can also create a lasting legacy by naming Mountain States Legal Foundation the beneficiary of the entire account or a percentage of the fund. With a percentage, you can create a family legacy of giving by naming your loved ones as your successor to continue recommending grants to charitable organizations. Contact your fund administrator for a beneficiary form.
Meet Our Donors...

Horace H. "Shorty" Koessler's

Horace H. "Shorty" Koessler's name first appeared on a plaque in the MSLF law library. Horace H. "Shorty" Koessler was one of the original members of the Legacy Society and in 1989, shortly after his tragic plane crash, the MSLF law library was dedicated to him. Now, his name appears on the wall plaque in the MSLF national headquarters.

An educated man, Mr. Koessler attended the innovative Lab School run by the University of Chicago, Loomis Prep School, and the University of Chicago, graduating in 1930. Mr. Koessler attended medical school and graduated from McGill University in 1938.

A patriot, Mr. Koessler joined the Army Air Corps as a flight surgeon, served in the 441st Troop Carrier Command, and participated in the Normandy invasion in 1944.

An avid fisherman, Mr. Koessler's father purchased the Gordon Ranch in northwestern Montana in 1924; this beautiful ranch nestled in the Swan Valley and rimmed by the Mission Mountains has been in the Koessler family for the last eighty years. Drawn by the beauty of the family ranch, Mr. Horace H. "Shorty" Koessler settled in Montana.

A political conservative, Mr. Koessler supported MSLF and its mission to protect and preserve individual liberty, the right to own and use property, limited and ethical government and the free enterprise system. Mr. Koessler demanded excellence of himself and of those he supported. He always said, "MSLF is an organization that does an excellent job!"
Dennis and Nile Gerbaz

Dennis and Nile Gerbaz, lifelong residents of Carbondale, Colorado, became MSLF clients when the federal government ordered them to appear in court to pay fines of $45 million dollars each for moving the Roaring Fork River off their ranch land and back to its historic river channel. After years of litigation, that matter was settled and Dennis and Nile Gerbaz became stanch supporters and friends, a friendship that lasted almost two decades.

When Nile died, MSLF learned that it was named in his charitable remainder unitrust. Last year Dennis died; he also named MSLF in his trust. Dennis and Nile knew that MSLF will use their gifts to fight to right future wrongs, as it did for them. After three decades of fighting historic, nationally-significant, precedent-setting legal battles, MSLF has learned one thing: the fight for constitutional liberties and the rule of law is one that never ends and never will end. America's Founding Fathers knew it well; those who love liberty have learned it, often the hard way, that is, by being forced to defend their rights in court.

"MSLF offers free, simple tools online to educate you about how you can best support what matters most to you. To get started, visit MSLF's Planned Giving page at www.plannedgiving.mslegal.org and click on “Begin My Giving Journey.”.
Visit our website for more information on planned giving.

www.plannedgiving.mslegal.org

WHAT'S YOUR LEGACY?