

## WORKING TOGETHER/WORKING WITH CLIENTS

---

### **Working Together:**

*Community Foundations - A trusted resource for professional advisors.*

#### **We work through you.**

You stay in control of your client relationships; we're here to help.

#### **We partner with you.**

We provide support, information, and expertise on charitable giving.  
Technical support provided through Crescendo.

#### **We help you build stronger relationships.**

Your clients will appreciate the charitable impact and tax advantages you help them achieve.

#### **We help you connect across generations.**

When you help families establish a fund with us, you stay involved for generations.

*Think of us as your philanthropic consultants.*

### **Working with Clients:**

Some of the greatest opportunities to make charitable gifts arise when making major business, personal and financial decisions.

Year-end tax planning

Strategic giving

Sale of business

Closely held stock

High estate taxes

Retirement planning

IRA and 401k

Sale or disposition of highly appreciated assets

Major life altering event

Gifting through Insurance

*Helping your clients realize their charitable goals.*

## WORKING TOGETHER/WORKING WITH CLIENTS

---

Making a Gift to the Montgomery County Community Foundation has many benefits for your clients as well:

**Simplicity:** One contribution to the unrestricted fund of the Montgomery County Community Foundation will address many charitable organizations and needs in Montgomery County.

**Flexibility:** The Foundation will, of course, honor a donor's wishes regarding a designated beneficiary or area. However, if the intended purposes of the gift should ever become obsolete, the Foundation's authority to amend the provisions of the fund means it will be directed toward related concerns.

**Tax Benefits:** The Montgomery County Community Foundation qualifies as a public charity under federal tax law. Thus, contributions qualify for maximum tax deductibility for income, gift, and state tax purposes.

**Permanence & Continuity:** A Gift establishing a permanent fund with the Foundation will continue to benefit the community well into the future. The size of a fund can be increased at any time through additional gifts.

**Professional Management:** The funds of the Foundation are invested and managed by professional investment managers. The Investment committee reviews the performance of the managers on a regular basis to ensure the Foundation's investment objectives are met.

**Public Accountability:** As a community foundation, funds are used for the public interest. All grants are publicly disclosed by the Foundation.

### *What is a community foundation?*

*The concept of a community foundation is as ingenious as it is simple - it is a means to build, over time, substantial endowment funds for a community through contributions large and small. Because these contributions are endowed, they are never spent. Instead, they are permanently invested to produce income. The income earned is then used to help meet the community's charitable needs - from social work to art to culture. So, gifts to a community foundation continue to benefit your community forever. This is philanthropy in its broadest sense.*