

There are several ways in which you may support Montpelier through planned giving and become a member of the Madison Pillars.

## Planned Giving at a Glance

- **Include Montpelier in Your Will** - You may make Montpelier a beneficiary in your will by giving a specific amount, a percentage of your estate, or the remainder of your estate. We can provide you and your lawyer with [sample language](#) to use.
- **Charitable Gift Annuities** - You may give marketable securities, real estate, or cash, in exchange for a fixed, annual income, while reducing income and estate taxes, and avoiding capital gains taxes.
- **Charitable Remainder Trust** - You may donate cash, marketable securities or real estate while reserving a fixed or variable annuity payment for life or for a term of up to 20 years. You may create an annuity for both your life and that of someone else, such as your spouse. These gifts reduce income and estate taxes and defer or avoid capital gains taxes.
- **Charitable Lead Trust** - You may create a trust that will benefit Montpelier with fixed or variable annual payments for a term of years, after which the trust fund will go to your designated beneficiaries. These gifts enable you to make very large gifts to family members and loved ones with little or no gift or state taxes. An income tax deduction may also be available.
- **Remainder Interest in a Personal Residence or Farm** You may give your residence or farm to Montpelier and retain lifetime use of the property for you and your spouse. These gifts permit you to continue living in your home and/or operating your farm for the rest of your life while receiving an immediate income tax deduction for the remainder interest of the property and avoiding estate taxes.
- **Life Insurance** - You may make Montpelier the beneficiary of your life insurance policies. If you make Montpelier the owner or irrevocable beneficiary, such a gift will reduce income taxes by allowing you to deduct your premium payments and possibly avoid estate taxes on the life insurance proceeds.

For more information on planned giving, please contact Krista Costello, Chief Operating Officer, at (540)672-2728 ext. 126 or [klcostello@montpelier.org](mailto:klcostello@montpelier.org).

Individuals are strongly encouraged to consult with qualified attorneys to assist in the formulation of wills. For assistance in finding a qualified attorney, please contact your local bar association.