

Nebraska Community Foundation, Inc.

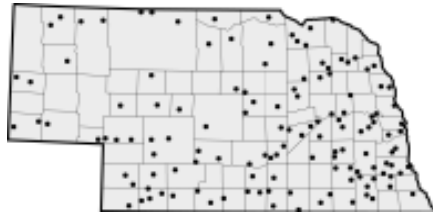
The Nebraska Community Foundation exists to help concerned individuals mobilize charitable giving to support the betterment of Nebraska communities and organizations. The Foundation is a nonprofit charitable corporation providing financial management, strategic development and education/training services to communities, organizations and donors throughout Nebraska. Started in 1993, the Foundation provides affiliated fund status (allowing communities and organizations

to achieve nonprofit charitable status without forming their own nonprofit corporation)

to more than 150 communities, organizations and donors. For more information about the Nebraska Community Foundation call 402/323-7330 or visit the website at www.nebcommfound.org.

The single most important factor in community success is involvement of citizens in their community. Your gifts of time, talent and dollars make a difference.

**Make a Choice...
Don't Leave It All to Chance.**



*the
Cheyenne County Community
center*

The Cheyenne County Community Center
627 Toledo Street
Sidney, NE 69162
www.cheycocenter.org

Gifts of Securities

- ✓ A Gift for the Benefit of Your Hometown
- ✓ A Gift That Allows You to Do More
- ✓ A Gift That Benefits Your Estate

For the benefit of

*the
Cheyenne County Community
center*

an affiliated fund of


NEBRASKA COMMUNITY
FOUNDATION
www.nebcommfound.org

Gifts of Securities

U.S. tax laws offer a triple tax benefit for gifts of securities (stock, bonds and mutual funds) that have increased in value since purchase or acquisition.

Tax benefits donors can receive are:

- (1) Charitable income tax deduction,
- (2) Avoidance of capital gains taxes,
- (3) Reduction of potential estate taxes.

The following example shows the tax benefits donors can receive from gifts of securities versus a gift of cash.

GIFTS OF SECURITIES VS. GIFTS OF CASH		
	Gift of SECURITY	Gift of CASH
Value of the gift	\$100,000	\$100,000
Income tax savings 27% tax bracket	\$27,000	\$27,000
Capital gains tax savings 20% on \$80,000 gain	\$16,000	\$0
TOTAL TAX SAVINGS	\$43,000	\$27,000

How is the Value of the Gift Determined?

Your tax deduction for a gift of actively traded securities is determined by the average of the highest and lowest quoted sales price on the date of the gift. For a gift of mutual fund shares, your deduction is the public redemption value of the shares on the date of the gift.

The date used to value your gift of securities depends upon the way the securities are delivered.

- If the security is hand-delivered, the gift is effective on the date of delivery.
- If the security is mailed, the gift is effective on the postmarked date, assuming the stock power(s) and stock certificate(s) are received in due course.

- If the securities are held in "street name" (in a brokerage account) the date they are transferred into the Nebraska Community Foundation account is the date of the gift.

How Much is the Deduction?

Charitable deductions for gifts of securities may be up to 30% of your adjusted gross income in the year of the gift.

If the total of the charitable gifts of appreciated property made in one year exceeds this 30% deduction limit you may carry over that part of your deduction for up to five additional years.

For example, if your adjusted gross income for the year is \$100,000, up to \$30,000 of appreciated property gifts given to the Nebraska Community Foundation or its Affiliated Funds is deductible this year. Any amount over \$30,000 may be carried forward for up to five additional years.

Can Gifts of Closely Held Stock be Made?

Yes, a gift of closely held stock can provide benefits similar to those of gifts of publicly traded stock.

Can Securities That Have Decreased in Value be Gifted?

Since the deduction is limited to the fair market value, donors in this situation should sell the shares first and contribute the proceeds to Nebraska Community Foundation or one of its Affiliated Funds. This allows them to claim a capital loss on the sale and a charitable gift of cash for the proceeds.

Is it Possible to Receive an Income with a Gift of Securities?

Yes, appreciated securities can be gifted for the benefit of the Nebraska Community Foundation or its Affiliated Funds now and still keep the right to receive income from the assets for your lifetime.

How can I Donate Securities and Mutual Funds?

If you would like to receive complete instructions on how to make a gift of securities use one of the following options:

1. Complete and return this form to the address listed below, or
2. Contact one of the gift planners listed here:

- **Jim Gustafson, Planned Giving Consultant**
jgustafson@nebcommfound.org
(402) 323-7341
- **Jeff Yost, President & CEO**
jeffyost@nebcommfound.org
(402) 323-7332

Name(s) _____

Address _____

City _____ State _____ Zip _____

Phone(s) _____

E-mail _____

_____ Please send me instructions on how to make a gift a securities.

_____ I would like someone to contact me regarding a private and confidential visit about gifts of securities.

_____ I would like to receive information on gifts that provide lifetime income.

_____ Please send me information on how I can make a gift of closely held stock.

_____ In confidence, I have already included my hometown in my will.

Please Mail or Fax to:

Nebraska Community Foundation

P.O. Box 83107

Lincoln, NE 68501-3107

Phone: (402) 323-7330 Fax: (402) 323-7349

Visit www.nebcommfound.org