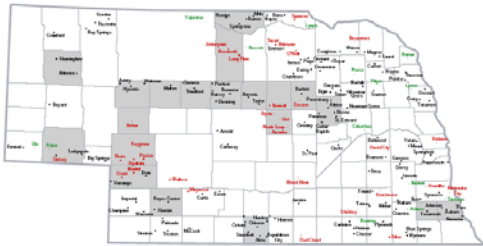


Nebraska Community Foundation Inc.

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 170 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.*



Nebraska Community Foundation
PO Box 83107
Lincoln, NE 68501-3107

Gifts of Securities

(Stocks, Bonds and Mutual Funds)

- ▶ **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 an affiliated fund of
the Nebraska Community Foundation*



Nebraska Community Foundation

Mailing Address:

PO Box 83107

Lincoln, NE 68501-3107

Phone: (402) 323-7330

Fax: (402) 323-7349

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 STOCK VS. GIFTS OF CASH		
	Gift of STOCK	Gift of CASH
Value of the gift	\$100,000	\$100,000
Income tax savings 25% tax bracket	\$25,000	\$25,000
Capital gains tax savings 15% on \$80,000 gain	\$12,000	\$0
TOTAL TAX SAVINGS	\$37,000	\$25,000

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.
- ⇒ For mutual fund shares, the gift is effective when the donors shares are transferred into the Nebraska Community Foundation's account with the mutual fund company. The mutual fund company provides the necessary paperwork.

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. An appraisal may be required to determine the value of the gift.

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.

More Information

Would you like to receive complete instructions on how to make a gift of securities?

The Nebraska Community Foundation, in accordance with its mission, would be glad to help. Please complete and return this form or contact one of the gift planners listed.

Name _____

Address _____

City _____ State _____ Zip Code _____

Daytime Phone _____ Evening Phone _____

Email _____

- Please send me instructions on how to make a gift of securities.
- I would like someone to contact me regarding a private and confidential visit about gifts of securities.
- Please send me information on how I can make a gift of closely held stock.
- I would like to receive information on gifts that provide lifetime income.
- In confidence, I have already included my hometown in my will.

Questions? Contact:

Jim Gustafson, Gift Planning Director

(402) 323-7341

jgustafson@nebcommfound.org

Jeff Yost, President and CEO

(402) 323-7332

jeffyost@nebcommfound.org

Please Mail or Fax to:

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