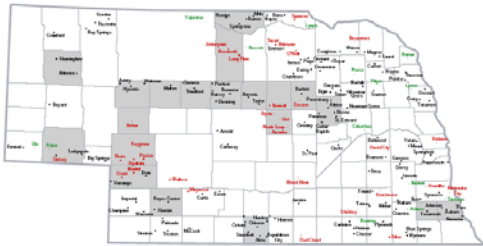


Nebraska Community Foundation Inc.

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.

Have you considered what a charitable gift annuity would do for your community and for you?



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

Wealth Replacement Trusts

- ▶ A Gift that Benefits Your Family and Hometown
- ▶ A Gift That Increases Lifetime Income
- ▶ A Gift with Triple Tax Benefits

*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

Invest in Your Community...

Fellow Nebraskans have found that they can have mixed feelings about making a gift to their hometown. While donating assets satisfies the objective of helping your hometown, the reduction this gift makes in the size of your estate may leave a concern about the future financial security of your family.

Combining two planning tools, a Charitable Remainder Trust with a Wealth Replacement Trust, can be an answer to this concern. These trusts will provide the following benefits:

Income Benefits:

- A lifetime income in either a fixed or variable amount for yourself or loved ones.
- The potential to increase your current income.
- Professional and independent management of the gifted assets.

Income Tax Benefits:

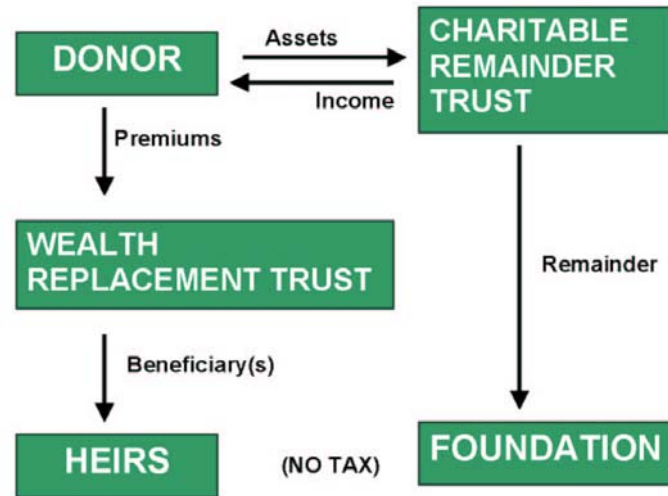
- An immediate charitable gift income tax deduction.
- Capital gains taxes on appreciated assets are bypassed.

Estate Tax Benefits:

- Estate taxes are reduced by removing the gifted assets from your taxable estate.

How it Works...

This plan works by using life insurance to replace the value of the assets transferred into a Charitable Remainder Trust for the benefit of your hometown. Typically, the life insurance policy is placed inside of the Wealth Replacement Trust for the benefit of a spouse, children or other heirs. Annually gifts are made to the trust equal to the amount of the annual insurance premium. The income payments from the Charitable Remainder Trust are used to pay the premium.



Wealth Replacement Trust Benefits:

- Replace assets given to benefit your hometown.
- Pass wealth outside of your taxable estate.
- Avoid probate expenses and publicity.
- Take advantage of gift tax laws.

More Information

Would you like to learn more about the benefits of a Wealth Replacement Trust?

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 a confidential explanation of how a wealth replacement trust would benefit me

⇒ I am interested in the following trust:

One Life _____ Two Life _____

⇒ Date of Birth:

1st Person _____ 2nd Person _____

⇒ Amount: \$ _____

I would like someone to contact me, privately and confidentially, regarding a gift to my hometown.

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:

Nebraska Community Foundation
PO Box 83107

Lincoln, NE 68501-3107

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

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The creation of Charitable Remainder Trusts and Wealth Replacement Trusts are complex matters requiring expert counsel and careful drafting in consideration of your overall estate plan. Please contact your tax, legal and insurance advisors for more information on this strategy and to determine if it is appropriate for you.