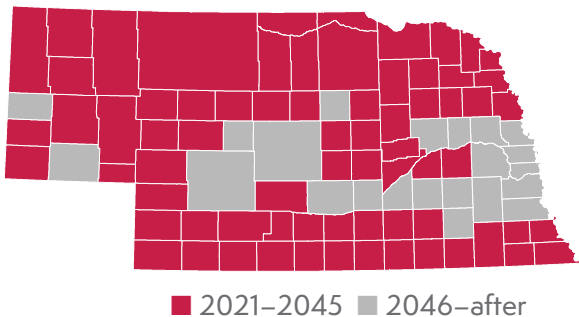




WHAT IS THE TRANSFER OF WEALTH?

Over the next 10 years in Nebraska, more than **\$100 billion** will transfer from one generation to the next. In 50 years, that number exceeds **\$950 billion**. This phenomenon has come to be known as the intergenerational transfer of wealth. The wealth may be held in real estate, securities, retirement accounts, and other assets. Some will go to taxes. Most will go to heirs. Due to outmigration, many of those heirs no longer live where the wealth was built and accumulated. Once wealth leaves our communities, the opportunity for give-back becomes more and more unlikely.

TIMING OF PEAK ESTATES



Many Nebraska counties are approaching or are already in the midst of their peak transfer years. In other words, there is real urgency to act now. The opportunity will never be greater.

“Giving back to a community that has given so much to us just felt right. The future of this community depends on all of us.”

BRIAN & JOAN MASTNY, HOWELLS



Nebraska Community Foundation unleashes abundant local assets, inspires charitable giving and connects ambitious people to build stronger communities and a Greater Nebraska. NCF serves communities, donors, and organizations by providing financial management, strategic development, education and training to a statewide network of 1,500 volunteers in more than 250 communities.

Please contact us for more information.
402.323.7330 ■ info@nebcommfound.org



THREE SIMPLE STEPS TO PLANNING YOUR LEGACY



*When we all leave five,
our hometowns thrive!*

STEP 1: EXPLORE YOUR OPTIONS

Charitable gift planning is one of the simplest, most impactful ways to ensure a portion of the transfer of wealth remains in Nebraska. Ask your professional advisor which of the following tax-wise giving methods are best for your situation.



Gifts in a Will or Trust You can make a charitable gift by designating a percentage or a specific dollar amount of your estate. This type of gift is flexible and revocable.



Beneficiary Designations Many financial accounts, CDs, mutual funds, annuities, and life insurance policies allow you to make a charitable gift using beneficiary designations.



Retirement Plans You can make a charitable gift using the beneficiary designation of your IRA, 401(k), or other retirement plan. This type of gift avoids estate and income taxation on the assets accumulated tax-free during your lifetime.



Gifts of Life Insurance Life insurance offers flexible ways to make a charitable gift of an existing policy or new policy.



Gifts that Provide Income You can make a gift now, get immediate tax benefits, ensure that you or a loved one receives income payments for life, and make a future charitable gift.

STEP 2: SET UP YOUR GIFT

After you and your advisors have determined how to structure your gift, it's important to include the correct language in your estate plan or beneficiary designation form. The suggested language for your will or trust is:

“ ___% to Nebraska Community Foundation, a Nebraska nonprofit corporation, for the benefit of the unrestricted endowment within the _____ affiliated fund.”

Many financial institutions' beneficiary forms have limited space. If you are including your community as beneficiary of a bank account, retirement account, or insurance policy and are unable to fit the above, here is a [shorter] alternative:

“ ___% to Nebraska Community Foundation, a Nebraska nonprofit corporation.”

After notifying us of your intentions, Nebraska Community Foundation will work with you to ensure your gift is directed to the appropriate affiliated fund.



STEP 3: LET US CELEBRATE YOU

Once you've completed your planned gift, we invite you to share your intentions with Nebraska Community Foundation. Our staff can review your documents and ensure your wishes are accurately stated.

You will also have the opportunity to join the Legacy Society, our way of saying "thank you" for your gift. The Legacy Society also serves as inspiration to your friends and neighbors as they consider their own estate plans.



WHY FIVE PERCENT?

Imagine if just five percent of the transfer of wealth remained in the communities where it was made and accumulated. That's well over **\$47 billion**. If endowed, think of the impact that kind of money could have on education, health, and quality of life. It could be a **gamechanger for the future of our hometowns**.

You can enrich your hometown's future. Consider leaving just five percent of your assets to your favorite Nebraska hometown or to Nebraska Community Foundation to benefit all our communities. When you "leave five," you can secure your family's legacy and help your hometown thrive.