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.

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

Charitable Gift Annuities

✓ A Gift for the Benefit of Your Hometown
✓ A Gift That Allows You to Do More
✓ A Gift That Provides Lifetime Income

For the Benefit of

the Cheyenne County Community Center

an Affiliated Fund of

Nebraska Community Foundation

www.nebcommfound.org

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

The Cheyenne County Community Center
627 Toledo Street
Sidney, NE 69162
www.cheycocenter.org
A Charitable Gift That Provides Lifetime Income and Support for Your Community

In today’s economic environment, you may want to consider the many advantages of a Gift Annuity as a tool to help you give back to your community. The concept of a gift annuity has been around for more than a century. The process of establishing a gift annuity is neither lengthy, complicated, nor does it involve any costs. The gift annuity is a basic agreement between you and the Nebraska Community Foundation that will instantly benefit you and eventually benefit your community. The minimum gift size is $10,000 and the payments will begin at age 60.

Your Gift Annuity Will:

■ Help your hometown
■ Increase your income
■ Provide a guaranteed fixed income for life
■ Allow you to enjoy partially tax-free income
■ Provide a charitable income tax deduction in the year of the gift
■ Make payments now or in the future

A Gift That Lives With You

A gift annuity allows you to make a gift of cash or stock to support your community while providing you with a guaranteed income source. Your gift works during your lifetime by paying you a level and partially tax-free income. You can also choose to benefit someone else. For example, income payments can be continued for your spouse or another dependent after your death. Upon the death of the last income recipient, the annuity will support your community as you direct.

"People have plenty of opportunities to give their money away. Why not give it back to the community where you lived and made your money?"

-- Frank Sibert
Foundation Board Member & Retired Rancher of Valentine

Current Payment Gift Annuity

*Current Guaranteed Income Rates: Figures based on a $10,000 charitable gift

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate</th>
<th>Annual Income</th>
<th>Income Tax Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>5.7%</td>
<td>$570.00</td>
<td>$1,610.17</td>
</tr>
<tr>
<td>70</td>
<td>6.5%</td>
<td>$650.00</td>
<td>$2,982.01</td>
</tr>
<tr>
<td>80</td>
<td>8.0%</td>
<td>$800.00</td>
<td>$4,350.08</td>
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<tr>
<td>90</td>
<td>11.3%</td>
<td>$1,130.00</td>
<td>$5,435.36</td>
</tr>
</tbody>
</table>

Deferred Payment Gift Annuity

An option that many consider is a deferred payment gift annuity. By deferring your guaranteed, fixed annuity payments until at least age 60 or beyond, you could increase the amount you receive each year, while increasing your current charitable income tax deduction.

*Deferred Payment Gift Annuity Rates: Number of Years Payment Deferred

<table>
<thead>
<tr>
<th>Age</th>
<th>5 yrs</th>
<th>10 yrs</th>
<th>15 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>N/A</td>
<td>9.2%</td>
<td>12.3%</td>
</tr>
<tr>
<td>55</td>
<td>7.2%</td>
<td>9.7%</td>
<td>13.3%</td>
</tr>
<tr>
<td>60</td>
<td>7.6%</td>
<td>10.5%</td>
<td>14.6%</td>
</tr>
<tr>
<td>65</td>
<td>8.2%</td>
<td>11.4%</td>
<td>16.4%</td>
</tr>
</tbody>
</table>

*These calculations were made based on rates recommended by the American Council on Gift Annuities and the IRS interest rate of 3.0%, for July, 2003. All fees are taken into account in the calculation of the payout rate.

Would you like to learn more about the benefits of a Gift Annuity?

The Nebraska Community Foundation, in accordance with its mission, would be glad to help. You can:

1. Complete and return this form to the Nebraska Community Foundation, or
2. Contact one of the gift planners listed here.

■ Jim Gustafson, Planned Giving Consultant
  jgustafson@nebcommfound.org
  (402) 323-7341

■ Jeff Yost, President and CEO
  jeffyost@nebcommfound.org
  (402) 323-7332

Name(s)______________________
Address_____________________
City________State____Zip_______
Phone(s)_____________________
E-mail_____________________

___ Please send me a personal gift annuity illustration showing how a gift annuity would benefit me and my community.
___ 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.

Please Mail or Fax to:
Nebraska Community Foundation
PO BOX 83107
Lincoln, NE  68501-3107
Phone: (402) 323-7330 Fax: (402) 323-7349
Visit www.nebcommfound.org