

For More Information

Mail, fax, or e-mail the completed form to the KRCF.

Please check one:

- Please send me a personal illustration of how a gift of securities could benefit my estate.
- I would like someone to contact me regarding a private and confidential visit about planning a gift from my estate.
- In confidence, I have already included my hometown in my will.

Name

Address

City State Zip

E-mail address

Phone

Please return to:

Kansas Rural Communities
Foundation

P.O. Box 25
529 Lincoln Avenue
Wamego, KS 66547

Phone: (785) 456-8444

Fax: (785) 456-8443

E-mail: krcf@wamego.net



About the KRCF

The Kansas Rural Communities Foundation exists to help concerned individuals mobilize charitable giving to support the betterment of Kansas communities and organizations.

The KRCF is a nonprofit charitable corporation providing financial management, strategic development, and education/training services to communities, organizations, and donors throughout Kansas.

Started in 2006, the KRCF provides affiliated fund status, which allows communities and organizations to achieve nonprofit charitable status without forming their own nonprofit corporation.

For more information about the KRCF, call (785) 456-8444 or visit www.thekrcf.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!

Please consider what a gift of securities would do for you and your community.

Gifts of Securities

A Gift that Benefits

Your Hometown

A Gift that Allows

You to do More

A Gift that Benefits

Your Estate



**KANSAS RURAL
COMMUNITIES**
F O U N D A T I O N

A statewide foundation
committed to all Kansans

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 include:

- Charitable income tax deduction
- Avoidance of capital gains taxes
- Reduction of potential estate taxes

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

Gifts of Securities vs. Gifts of Cash		
	Gift of Security	Gift of Cash
Value of 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

Gift Valuation

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 security is held in "street name," in a brokerage account, the date they are transferred into the KRCF account is the date of the gift.

Possible Income

Appreciated securities can be gifted for the benefit of the KRCF or its affiliated funds now and you still keep the right to receive income from the assets for your lifetime.

Deduction Amount

Charitable deductions for gifts of securities may be up to 30 percent of your adjusted gross income in the year of the gift. If the total of charitable gifts of appreciated property made in one year exceeds this 30 percent deduction limit, you may carry over that part of your deduction for up to five 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 KRCF or its affiliated funds is deductible this year. Any amount over \$30,000 may be carried forward for up to five additional years.

Closely Held Stock

Gifts of closely held stocks can provide benefits similar to those of gifts of publicly traded stock.

Decreased-Value Stock

Since the deduction is limited to the fair market value, donors in this situation should sell the shares first and contribute the proceeds to KRCF 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.