



Panhandle State Bank  
and its locally operated divisions  
Intermountain Community Bank  
Magic Valley Bank

## Support Nampa Christian Schools

A gift to *Nampa Christian Schools* demonstrates your belief in and support for our mission and helps us continue our vision of Christ-centered excellence. There are many ways to give to Nampa Christian Schools many of which may also provide you with income and other tax benefits. This Planned Giving Program is administered through the assistance and support of Intermountain Community Bank, *Trust & Wealth Management*.

*Nampa Christian Schools* is a private 501(c)(3) non-profit charitable organization. Qualified donations are tax deductible – Federal Tax Identification No. 82-0226154.

### 12 Effective Ways to Make Your Gift and Support Nampa Christian Schools

- 1. Gift of Cash.** The simplest and most common way to make a charitable gift is a gift of cash. Donations of cash may be fully deductible if you itemize deductions on your tax return in the year of contribution.
- 2. Gift of Securities.** You can gift appreciated securities by simply transferring the securities from your investment or brokerage account into ours, or by delivering the certificate. For appreciated securities that you have owned for more than one year, you can avoid the capital gains tax that would be due if you had sold them plus take a charitable deduction for the full fair market value of the security up to 30% of your AGI.
- 3. Bequests.** In either your Last Will and Testament or Living Trust, you can bequeath to *Nampa Christian Schools* a particular amount of money, a particular piece of property or other assets or a percentage of your estate. For larger estates, your estate may be able to deduct the value of the bequest for estate tax purposes.
- 4. Gift of Bank Accounts and CDs.** It is very easy to transfer a bank account or certificate of deposit following your death by naming *Nampa Christian Schools* as the “payable-on-death” (POD) beneficiary.

- 5. Gift of Retirement Plan Assets.** A charitable gift of your retirement plan assets to *Nampa Christian Schools* can be one of the most efficient estate and income tax planning means of making a charitable gift. The gift can be made by simply naming *Nampa Christian Schools* as the beneficiary of the account.
- 6. Charitable Gift Annuity.** *Nampa Christian Schools* provides the equivalent of a charitable gift annuity through the issuance of a commercially provided annuity contract. We purchase an annuity contract on your behalf with the assets you gift to us. The insurance company then pays the monthly or quarterly annuity payments directly to you for the rest of your life. Upon death, *Nampa Christian Schools* will then receive the remainder benefits under the annuity contract.
- 7. Charitable Remainder Trust.** A charitable remainder trust receives your gift and then makes payments to you either for life or a specific term of years. Upon death, the assets remaining will be distributed to us. The amount payable to you can be structured in many ways to achieve your goals. You will receive a charitable income tax deduction for the value of our interest. If the trust is funded with appreciated property, you may also avoid or defer recognition of the capital gains when the property is sold.
- 8. Charitable Lead Trust.** A charitable lead trust operates conversely from a charitable remainder trust. In a charitable lead trust, the current income interest is paid to us. Upon termination of that income interest (usually upon your death), the remaining assets are distributed to your heirs. Although this gift does not qualify for an income tax deduction, it may provide estate and gift tax benefits.
- 9. Gift of Real Estate.** If you own real property you no longer need or use, you can simply gift that property to us. You will be able to take a current income tax deduction equal to the fair market value of the property and you will avoid capital gains when the property is later sold.
- 10. Retained Life Estate in Gifted Real Estate.** In the event you desire or need to retain the right to use the real property after the gift to charity, such as may be the case with a gift of your home, you can transfer the property to us now, deduct the value of the gift, but retain the right to live in or use the real property for your lifetime or for a term of years.
- 11. Bargain Sale.** A bargain sale occurs when you sell appreciated property to us for less than its fair market value. The difference between the sales price and the fair market value is deductible for income tax purposes.
- 12. Gift of Life Insurance.** Instead of canceling life insurance policies you no longer need, you can either gift the policy outright to us or continue to maintain the policy and name the charity as beneficiary. Additionally, you can acquire a new life insurance policy specifically for the purpose of donating it to charity.