

CASH

With a gift of \$25,000 or more, you can establish a fund of your choice that can begin distributing grants immediately. Every fund is recognized in the annual report and on our website, unless you desire anonymity.

Highlights:

- Funds can be established at \$25,000

PUBLICLY TRADED SECURITIES & MUTUAL FUNDS

Giving gifts of long-term appreciated property in the form of stocks, bonds or mutual funds provide greater tax benefits than a cash gift of equivalent value, especially if they have a low cost basis.

You will receive a charitable deduction for the full market value of your property—even if you initially bought it for far less. You will also avoid capital gains tax—money you would have to pay if you liquidated the property.

Highlights:

- Charitable deduction for the fair market value, not the original cost
- No capital gains tax
- Multiple securities can be donated to establish a fund
- Significant tax savings
- Reduces the size of your estate

MAXIMIZE YOUR GIFT BY DONATING APPRECIATED ASSETS

	Sell Stock & Contribute Cash	Contribute Stock
Fair Market Value of Stock	\$100,000	\$100,000
Cost Basis of Stock	\$10,000	\$10,000
Gain on Sale of Stock	\$90,000	\$0
Capital Gains Tax on Sale (20% * \$90,000)	\$18,000	\$0
After Tax Amount Available for Donation	\$82,000	\$100,000
Ordinary Income Tax Savings (assumes 35% rate)	\$28,700	\$35,000
Plus Capital Gains Tax Savings	N/A	\$18,000
Total Tax Savings from Gift	\$28,700	\$53,000
Net Cost of Gift (donation - tax savings)	\$53,300	\$47,000

Note: Results will differ depending on cost relative to market value as well as both income and capital gains tax rates. However, donating appreciated assets should always be more beneficial than selling the asset and donating cash.