

GIFTS OF APPRECIATED STOCK

Gifts of appreciated stock

Donating appreciated stocks, bonds or mutual funds is an effective and tax-wise way for you to support all the wonderful programs of TCH. Many families are surprised to learn that they can save time and money by gifting appreciated assets like stock.

If you hold appreciated assets that have increased in value, and you have held them long term (more than one year and one day) you can consider using them as a gift. You may also be entitled to a federal income tax charitable deduction based on the fair market value of the securities at the time of the transfer.

Benefits may include:

- immediate income tax deduction
- elimination of capital gains taxes owed on appreciation
- keep cash in hand and make great use of a liquid asset
- support a joyful and worthwhile cause like TCH!

Sample Illustration:

	CASH GIFT	STOCK GIFT
Amount	\$10,000	\$10,000 (fair market value)
Income Tax Saved (37% income tax bracket)	\$3,960	\$3,960
Capital Gains Tax Saved*	\$0	\$1,904
TOTAL TAX SAVINGS	\$3,960	\$5,864

**For illustration purposes only. Assumes 39.6% federal income tax bracket, 20% capital gains tax rate, and 3.8% surtax on net investment income.*

This information is intended to provide general information. For advice or assistance with your personal tax and financial situation, please consult with your professional advisors.

Before initiating a gift, please contact Martha Delay at (978) 468-4818 or Martha.Delay@communityhouse.org so that we know to expect the securities you are donating and can promptly acknowledge your contribution.

In accordance with IRS guidelines, the date of your gift will be the date the securities depart your account at your financial institution. For crediting purposes, the value is determined as the average of the high and low listings for the stock on that date.

Questions?

For more information about donating securities please contact: Martha Delay, Director of Development, (978) 468-4818 or Martha.Delay@communityhouse.org