PLANNED GIFTS

Appreciated Securities

Individuals Who Donate Securities*:

- Avoid paying capital gains tax on the sale.
- Receive a charitable income tax deduction.
- Enjoy an easy, seamless transaction.

**Securities held more than one year*

A person can donate appreciated stock or bonds held for more than one year directly to Interfaith Ministries for Greater Houston (IM Houston) and usually deduct the fair market value of the donation without realizing any capital gains.

How it Works:

The easiest way to donate securities is via electronic transfer. Please contact us for instructions on transferring stock or bonds from your brokerage or investment account to IM Houston.

More to Know:

- There are special rules regarding a gift of stock, such as how long you have owned the stock and making sure it has appreciated.
- The value of a charitable gift of stock is determined by taking the mean between the high and low stock price on the date of the gift.
- Mutual fund shares are valued using the closing price for the fund on the date of the gift.

	Example Gift Comparison:	
	Gift of Cash (after sale of stock)	Gift of Stock
Assumed fair market value of stock to be donated	$50,000	$50,000
Possible capital gains tax paid*	$10,000	$0
Amount to be donated to Interfaith Ministries	$40,000	$50,000
Value of charitable income tax deduction*	$12,000	$15,000
Total donor tax savings	$2,000	$15,000

IM Houston

For more information, contact mmagee@imgh.org **or 713-533-4924.**

**The information contained herein is offered for general informational and educational purposes. You should seek the advice of a financial planner for applicability to your own situation.*