

FAMILIES FORWARD

DIGNITY • EMPOWERMENT • HOPE



APPRECIATED ASSETS

Securities and mutual funds that have increased in value and been held for more than one year are one of the most popular assets to use when making a gift to Families Forward. When you donate appreciated securities or mutual funds to us, you can reduce or even eliminate federal capital gains taxes on the transfer. 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 transfer.

Securities are most often used to support our work in the form of an outright gift. Making a gift of securities is as easy as [instructing your broker to transfer the shares](#). Review the chart below as an example of how this method of making your gift could be more financially beneficial to you.

Disclaimer: This information is not intended to provide legal or accounting advice or address specific situations. Please consult with your legal or tax advisor.

USING APPRECIATED INVESTMENTS FOR FAMILIES FORWARD GIFTS

	Gift of Cash	Sold Stock, Gift Proceeds	Gift Stock directly to Families Forward
Full Market Value	\$20,000	\$20,000	\$20,000
Donor Cost	\$20,000	\$4,000	\$4,000
Capital Gain	-	\$16,000	None
Capital Gain Tax @ 20%	-	\$3,200	None
Out of Pocket Cost (Donor Cost + CG Tax)	\$20,000	\$7,200	\$4,000
Tax Deduction	\$20,000	\$20,000	\$20,000
Families Forward Receives	\$20,000	\$20,000	\$20,000

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