

SPONSORED

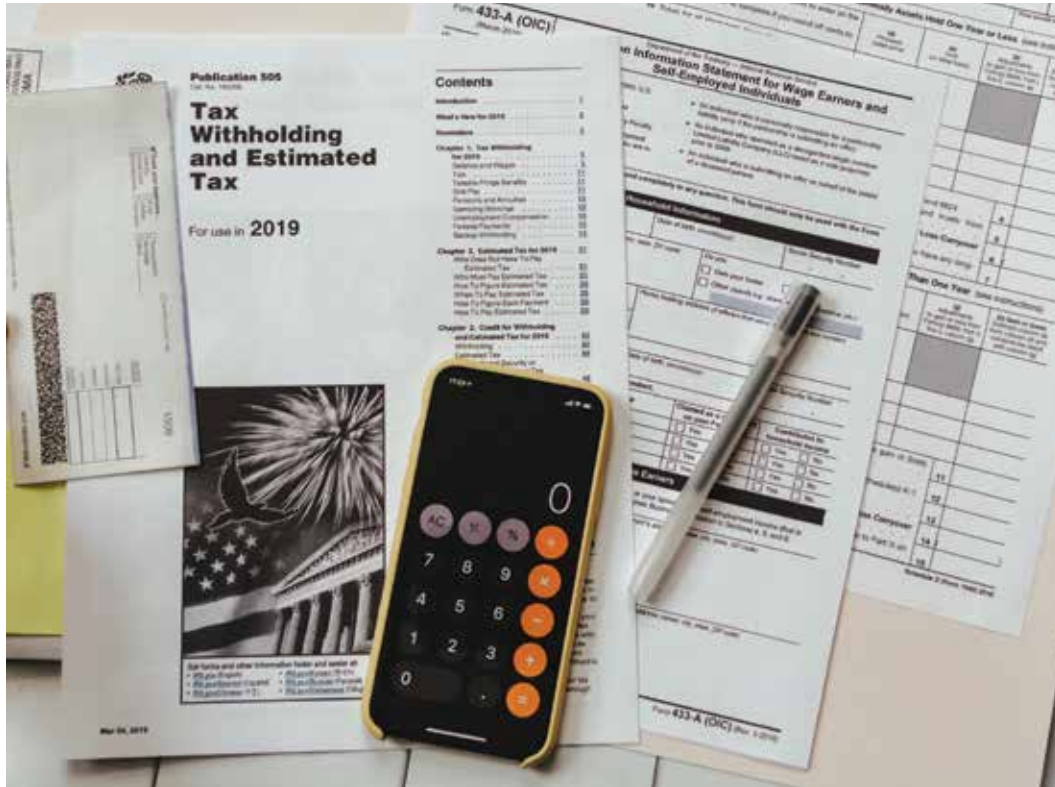
# BENEFITS OF APPRECIATED SECURITIES

## WHAT IS IT?

Long-term appreciated securities are referring to assets that have been held for a year or more and are typically, a popular type of non-cash gifting option because they help the donor avoid paying taxes on the sale of the asset. You may be asking, what types of assets make good, appreciated securities. Often appreciated securities come in the form of stocks, mutual funds, and bonds.

## TYPES OF SECURITIES

- Publicly Traded Stock
- Mutual Fund Shares
- Bonds
- Closely Held Stock



## UNDERSTANDING STOCK GIFTS VS. CASH GIFTS

The best way to understand the charitable benefits of a stock gift vs. a cash gift is simple. If you already intend to leave a charitable gift or make it a practice to give regularly throughout the year, or you plan to participate in any end of year giving initiatives, you and your charity of choice will largely benefit by avoiding major tax fees. The big advantage of giving securities rather than cash, is this, you will be able to protect the integrity of the appreciated asset you have worked to accrue, and the charitable deduction will reduce your federal income tax by the appropriate

percentage within your tax bracket.

You will receive a Charitable Tax Savings, Capital Gain Tax Savings, and save on the transaction costs of selling the securities.

## TAX BENEFITS OF APPRECIATED SECURITIES

With appreciated securities you will generate an immediate income tax deduction and tax savings, avoid federal and state capital gains taxes, and avoid the tax on net investment income. Regardless of the appreciated value of the stock, bonds or mutual fund, if it is transferred in the form of a charitable gift, no part of the appreciation is taxable. In other words, the donor will receive a double tax benefit by receiving the charitable deduction, plus they will avoid any capital gains tax on the appreciation of the asset.

## HOW DO I MAKE A GIFT?

Visit our website at [ccfsd.org/giving/what-to-give/](http://ccfsd.org/giving/what-to-give/) for step-by-step instructions.

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## WIN UP TO A \$10,000 ENDOWMENT FOR YOUR PARISH OR CATHOLIC SCHOOL

Through the generosity of our Board of Trustees, CCFSD is offering a grant of up to \$10,000 endowment benefiting a local parish or Catholic school recommended by one of our lucky followers.

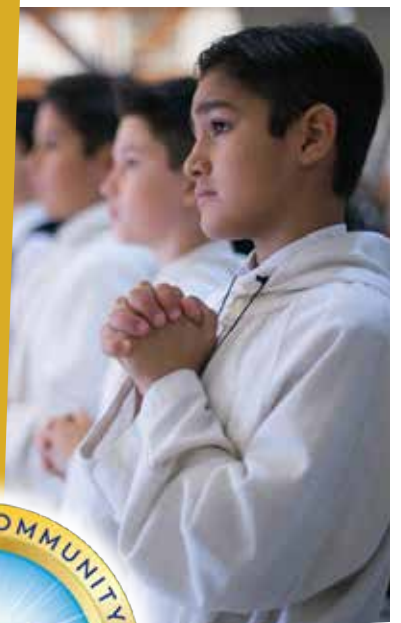
\*If adding to an established endowment we will match up to \$5,000 dollars.

Catholic School or Parish endowment funds are permanent funds that offer financial security and a predictable source of income for our Catholic Schools and Parishes. Each fund is invested in a manner consistent with Catholic values investing principles established by the USCCB. Endowment funds provide annual payments from the fund's investment earnings so that the schools or parish's mission can continue, regardless of the current economic climate.

Scan the QR code to visit our new **5 year anniversary Viewbook** web page to see the impact the Catholic Community Foundation continues to make. Then, subscribe at the bottom of the page to enter the **\$10,000 ENDOWMENT RAFFLE**.

**WINNER WILL BE ANNOUNCED ON OUR WEBSITE SEPTEMBER 1, 2021!**

\*Must be a new endowment fund.



For more information contact us at: [info@ccfsd.org](mailto:info@ccfsd.org) or (858) 397-9701