



## THE BENEFITS OF GIVING STOCKS & MUTUAL FUNDS

Giving long-term appreciated securities to a donor advised fund at InFaith Community Foundation is an easy and tax efficient way to support your favorite charities. Consider these benefits:

**Give stock and mutual funds.** When long-term appreciated securities are given to InFaith rather than sold by the donor, the donor bypasses capital gains taxes on the appreciated value.

**Receive tax benefits.** The donor benefits from a larger immediate charitable deduction. Long-term appreciated securities, whether they are stocks or mutual funds, can provide a tax deduction for up to 30% of an individual's adjusted gross income in the year that the gift is made. Any unused portion of the deduction exceeding this threshold may be carried forward for an additional five tax years. The result is often an even larger charitable gift than may have been expected.

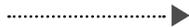
**More support to charities.** Donor's donor advised fund benefits from a larger initial gift that can support multiple charities.

### A LOOK AT THE NUMBERS

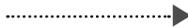
#### Scenario #1



The Donors



Donor Advised Fund



The Outcome

The donor sells securities, pays tax on gain and gives proceeds to InFaith to support favorite charities and causes through a donor advised fund.

Fair market value of stock: \$50,000  
 Long-term capital gains tax paid (\$25,000 unrealized gains x 15% tax rate) = \$3,750

**Value of charitable gift after paying tax = \$46,250**

#### Scenario #2



The Donors



Donor Advised Fund



The Outcome

The donor gives securities directly to InFaith to support favorite charities and causes through a donor advised fund. InFaith sells securities tax-free and invests proceeds in DAI.

Fair market value of stock: \$50,000  
 Long-term capital gains tax paid = \$0

**Value of charitable gift = \$50,000**  
**\$3,750 more to donor advised fund**

Amount available for charitable tax deduction: \$50,000

### FOR MORE INFORMATION

To learn more about giving stock and mutual funds to a donor advised fund at InFaith, call 800-365-4172.

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Donors must itemize deductions to receive a charitable income tax deduction.

Charitable giving can result in significant tax, legal and financial consequences. InFaith Community Foundation does not provide accounting or tax advice. Consult with your attorney or tax professional. According to the Uniform Prudent Management of Institutional Funds Act (UPMIFA), be advised that distributions from the endowment fund may include principal as well as earnings from time to time.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this document is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending to another party any transaction or matter addressed herein.



InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, giving is customized to each donor's charitable interests and financial circumstances. InFaith is a proven steward of these gifts, earning the highest possible ratings from Charity Navigator and GuideStar for sound fiscal management, transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities. To learn more, visit [inFaithFound.org](http://inFaithFound.org).



Spreading Joy. Changing Lives.®

#### WE OFFER

- Donor advised funds, giving circles, collaborative funds and organizational endowments
- Full range of giving options, from simple to complex
- Flexibility to give to any charity
- Maximum tax benefits based on when and how charitable gifts are made
- Donor-centered services including online access and family and women's giving resources
- Mission-based investment options for charitable assets