



## Donation of Appreciated Securities

Publicly traded appreciated securities that a donor has owned for more than one year can be transferred to a nonprofit organization.

The donor gets an income tax charitable deduction based on the fair market value of the securities while also avoiding capital gains tax.

## Appreciated Securities.

Appreciated Securities offers an appealing mix of tax benefits and direct support for the program that is meaningful to you.

Securities are shares of common stock in companies, or units of mutual funds. Appreciated securities are those securities that are worth more today than when they were acquired and therefore subject to capital gains tax when sold.

## Benefits.

Gifts of appreciated securities can offer compelling tax benefits:

1. A donor may claim a charitable income tax deduction for the full value of the gift on the date the gift is completed.
2. By giving the appreciated securities directly to a nonprofit organization, a donor avoids paying the capital gains taxes that would result if the donor were to sell the securities.

## Tips and Timelines for Giving Appreciated Securities

Don't sell the securities first. The IRS will impose capital gains tax on your sale, significantly reducing the benefits to you.

To make your gift, contact the Tom Waniewski at 419-214-4890 or [twaniewski@toldeodiocese.org](mailto:twaniewski@toldeodiocese.org).

To receive the most favorable tax treatment, appreciated securities must be held by you for at least one year before donating to the charity of your choice.

**As with all charitable financial decisions, please consult with a qualified financial advisor or your attorney to decide what gift and type of donation will best fit your needs.**

*(Source: FidelityCharitable.org)*