



Take Stock in United Way

Gifts of Stock

While many people only think of cash and payroll deduction contributions to United Way, a gift of stock may be the wiser choice. An individual who contributes stock benefits by enjoying certain tax benefits while building a stronger, safer community:

- Claiming the market value (versus the cost basis) of the stock as a tax deductible contribution
- Avoiding capital gains tax on the profit from the sale, lowering the basis of the gift

Why a Gift of Stock?

You may be able to give a gift larger than you thought possible because by giving appreciated securities, you can avoid capital gains tax. For instance, you can make a cash gift of \$10,000 or make a gift of shares that you bought for \$2,000 more than a year ago and that are now worth \$10,000.

If you give \$10,000 cash, you can receive federal income tax savings of \$2,800 (assuming you're in the 28% bracket). Thus, your gift of cash can cost you a net of \$7,200.

If you give the gift of stock to the United Way of Central Minnesota, look what happens. You can lock in the stock's \$10,000 value. You can also receive federal income tax savings of \$2,800 and avoid the \$1,200 in capital gains tax on the stock's appreciation. Thus, your gift of stock could cost you a net of \$6,000. (To deduct gifts of appreciated securities at their current fair market value, the IRS requires that you must have held them for more than one year.)

If you would like to make a gift of stock please contact your broker and request a transfer of stock to United Way of Central Minnesota.

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| DTC #: | 0443 |
| Account Name: | United Way of Central Minnesota |
| Acct #: | NW7010767 (held at Pershing) |
| Broker: | Schluchter Investment Advisors (First Allied) |
| Contact(s): | Jeff Voit or Terri Hermanson |
| Phone: | 320-203-6543 |
| Fax: | 320-203-6546 |



Give. Advocate. Volunteer. LIVE UNITED™



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Please confirm with us all instructions given to your broker or bank so we may properly **acknowledge your gift**. Please send stock gift information to:
United Way of Central Minnesota
Attn: Stock Processing
3001 Clearwater Road, Suite 201
St. Cloud, MN 56301

If you have any questions, please contact JoAnn Henry, Finance Director, at 320-252-0227.

This information is illustrative only and is not intended to be legal or financial advice. Consult your own attorney or financial advisor to discuss your specific situation.



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