

# Appreciated Assets

Certain non-cash assets with long-term appreciation such as securities, real estate, and business interests may offer significant tax savings when used as charitable donations.

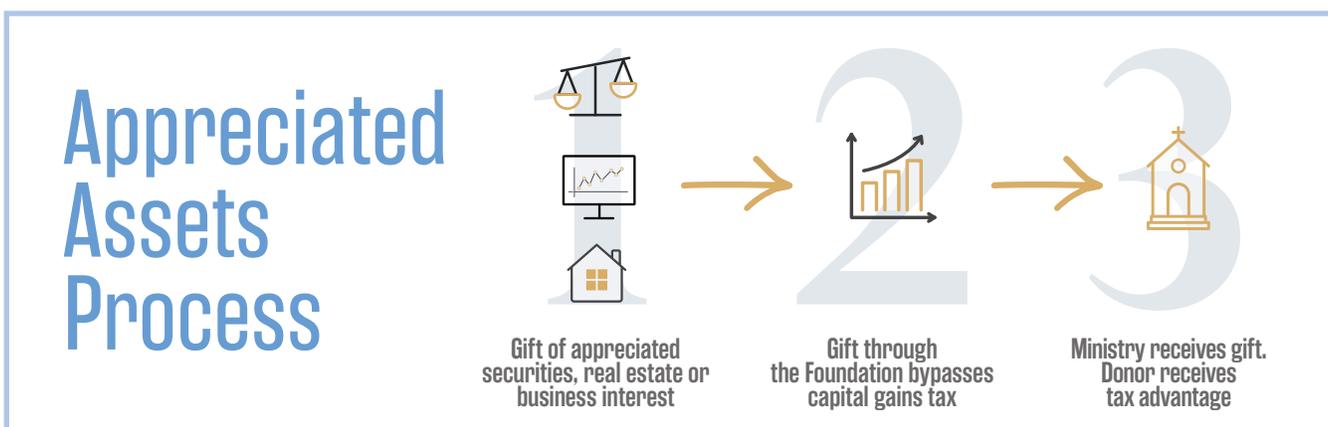
**M**aximize your charitable impact by donating long-term appreciated stocks, bonds, or mutual funds directly to the Foundation in support of your preferred ministry or cause. By contributing these assets directly, rather than selling them and donating the after-tax proceeds, you may enhance your giving potential while benefiting from significant tax advantages. Direct donations of appreciated securities may allow you to bypass capital gains taxes, increase the total value of your contribution, and potentially qualify for a charitable deduction. This strategic approach to

generosity not only optimizes your tax efficiency but also ensures that more of your gift goes directly to the causes you care about. Partner with the Foundation to make a lasting difference through tax-smart, high-impact charitable giving.



## Benefits of Appreciated Asset Gifts

**AVOID CAPITAL GAINS TAX.** Donating appreciated assets directly to charity may allow you to bypass capital gains taxes, maximizing your gift's value while reducing your tax burden.



**CHARITABLE DEDUCTION WITH CARRYOVER.** Your donation may qualify for a tax deduction based on fair market value. Any excess deduction can be carried forward for up to five years.

**INCREASE GIVING POTENTIAL UP TO 20%.** By donating appreciated assets instead of selling first, you can boost your gift's value by up to 20%, ensuring more funds go to charity instead of taxes.

**TITHES AND SECURITIES.** Contribute appreciated securities for tithing instead of cash, allowing you to give generously while maintaining cash flow for other financial needs.

**EASY, ANYTIME GIVING.** The Foundation's online platform streamlines gifts of appreciated securities for one-time gifts or routine tithing.



## IS GIVING APPRECIATED ASSETS RIGHT FOR YOU?

### 1 Do you have appreciated assets that could be more beneficial to donate than cash?

*Donating appreciated securities, real estate, or other non-cash assets may provide tax advantages, such as avoiding capital gains taxes while maximizing your charitable impact.*

### 2 Would you like to give but need to preserve your cash flow?

*Giving from non-cash assets allows you to make a meaningful contribution without affecting your day-to-day liquidity or cash reserves.*

### 3 Do you want to optimize your charitable giving for tax efficiency?

*Many non-cash gifts, such as business interests or retirement assets, offer unique tax benefits that can enhance both your giving and overall financial strategy.*



## A Smarter Way to Give

The table below shows how your dollar goes further by gifting stock. This direct donation of \$50,000 in shares of stock is worth nearly \$6,000 more than selling the stock and donating cash.

	STOCKS	CASH
Current fair market value	\$50,000	\$50,000
Federal capital gains tax†	\$0	\$4,700
State capital gains tax	\$0	\$1,298
<b>Amount charity gets</b>	<b>\$50,000</b>	<b>\$44,002</b>

This example assumes a \$25,000 cost basis for a single Georgia resident earning \$250,000, with realized gains subject to a 15% federal capital gains tax, 3.8% Net Investment Income Tax, and 5.19% state income tax. It excludes other surtaxes or local taxes. This information is for educational purposes only and should not be considered legal or tax advice†.

† This is an illustrative combined value of deduction plus tax savings, shown for comparison purposes



Got Questions?

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