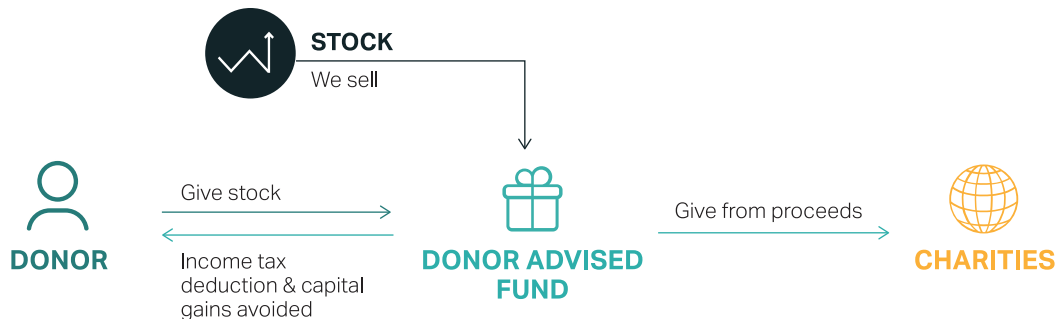


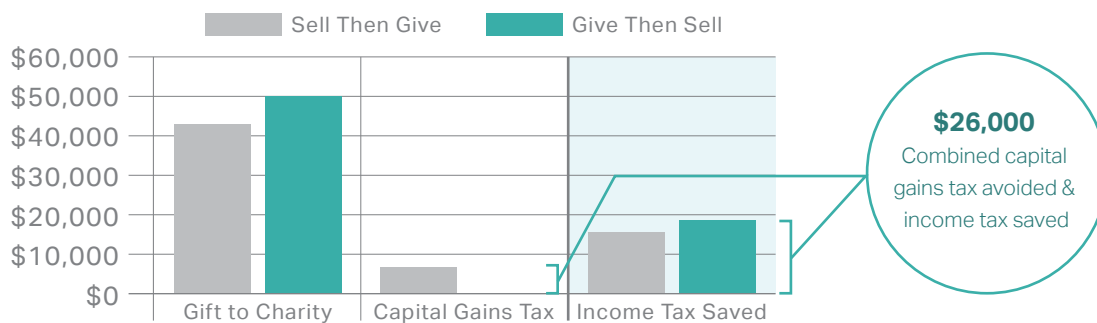
# Save Money by Giving Stock

The traditional giving approach is to sell stock and donate to charities from the proceeds. However, there is a more efficient way. By giving the publicly traded securities to a donor advised fund, the same gift still is possible, but the capital gains taxes can be avoided. This increased tax benefit provides the opportunity for even more to go towards a donor's causes.



You can sell stock and give from the proceeds, or you can give the stock to a donor advised fund and use the proceeds for your giving.

Here is how the tax and generosity benefits compare:



This scenario assumes a cost basis of **\$20,000**, a fair market value of **\$50,000**, ordinary income tax rate of **37%**, and capital gains tax rate of **25%**.

Here are the benefits of giving stock:

- + You avoid capital gains tax.
- + You have more cash to rebalance your portfolio.
- + You still receive an income tax deduction for the full amount of the charitable gift.
- + If you use a donor advised fund with The Signatry, you can let your donation grow in investments to yield even further return.
- + You can keep what you saved in tax, or you can utilize the extra for additional giving.