

BENEFITS OF GIVING STOCKS & BONDS

- Avoid capital gains taxes on the sale of appreciated securities
- Receive a charitable income tax deduction for the current market value of the appreciated securities if your total charitable contributions exceed the standard deduction
- Further the mission of your church or favorite ministry



If you have any questions about appreciated securities, such as stocks and bonds, feel free to contact us at:

info@iumf.org
515.974.8927

Check out our website at:
<https://iumf.org/>

Follow IUMF news and events on our social media @IUMFoundation



**MAKING DONATIONS
TO YOUR CHURCH
Stocks & Bonds**



HOW TO MAKE A GIFT OF STOCKS & BONDS

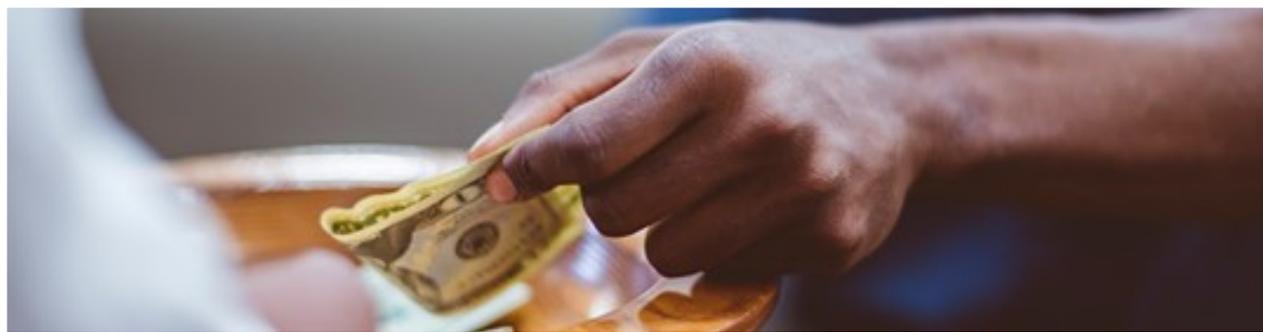
The Foundation can help by providing a commission-free sale of your stocks/shares. This means that stock may be gifted directly, at no cost to you, for the benefit of the churches or ministries of your choosing. The following is an outline of the steps involved:

If you have your stock held electronically by your broker:

1. Go to <https://iumf.org/resources> to find the stock gift form. You may also call us at 515-974-8927 or email info@iumf.org to have a form emailed or mailed to you.
2. Once the form is received by our office, (by mail, email, or fax) we will send a letter back to you with further transfer instructions.
3. Contact your broker and provide them with the DTC number and the account number from the letter to complete the transfer.
4. Once the stock transfer is completed, your income tax deduction will be the average between the high and low price of the stock on the date that the stock actually was received into the account of the Foundation.

If you have a paper stock certificate:

1. Go to <https://iumf.org/resources> to find the stock gift form. You may also call us at 515-974-8927 or email info@iumf.org to have a form emailed or mailed to you.
2. The Foundation office will send you a letter of instruction and stock power which you will need to complete and mail back.
3. Sign the Stock Power with the same name(s) as on the stock certificate. **DO NOT SIGN THE STOCK CERTIFICATE.**
4. Once the stock is sold, the Foundation will forward a check to the church or ministry. The check will represent the net cost per share of the stock at the time of the sale. For income tax purposes your deduction will be the average between the high and low price of the stock on the date of the postmark.



GIVE STOCK. SAVE ON TAXES. GIVE MORE

With the stock market at high levels, you may have shares/stocks that have increased in value. If you bought the share at \$20 and it is now worth \$200, the difference is a potential capital gain of \$180 if you were to sell. With a gain of \$180, you will pay a substantial capital gains tax on this amount if you decide to sell.

You might benefit by avoiding that capital gains tax with a gift of this appreciated security to your church or favorite ministry. Plus, you enjoy a substantial charitable deduction that may reduce your income tax. **BASICALLY**, you would be giving a \$200 gift to your church that only cost you \$20!

**This educational illustration is not professional tax or legal advice: consult a tax advisor about your specific situation.*