

WHY SHOULD YOU GIVE THIS WAY?

Benefits of gifting stocks and bonds include:

- You can avoid capital gains taxes on the sale of appreciated securities.
- You could receive a charitable income tax deduction for the value of the appreciation.
- You will further the mission of your church or favorite ministry!



If you have any questions about making a gift of stocks, bonds, or other securities, 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



Yes, you can donate to your church or favorite ministry in the form of stocks, bonds, or other publicly-traded securities!

WHEN WOULD YOU GIVE THIS WAY?

A gift of publicly-traded securities (such as stocks and bonds) could be right for you if:

- You own publicly-traded securities and have for at least one year.
- Some of these securities have increased in value since you bought them.
- These securities provide you with little to no income.
- You would like to make a gift to your church or IUMF.

HOW TO MAKE A GIFT OF STOCKS & BONDS:

IUMF can help by providing a commission-free sale of your stocks/shares. The following is an outline of the steps involved:

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 sent to you.
2. Once the form is received by our office, 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 was received into our account.



GIVE STOCK. SAVE ON TAXES.

If you have stocks or bonds that have increased in value since you bought them, that difference is a capital gain. For instance, if you bought a stock for \$20 per share and it now is worth \$200, your capital gain is \$180 per share. You may avoid the capital gains tax on that appreciation with a gift of this stock 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.*