

Gifts of
SECURITIES



**ST. ANDREW
PERMANENT
ENDOWMENT**



**Your Gifts.
Forever Invested.**

St. Andrew Permanent Endowment

5801 W. Plano Parkway | Plano, Texas 75093
972.380.8001 | standrewumc.org/endowment

GIFTS OF SECURITIES

Giving in sensible and effective ways may help minimize your tax burden and stretch your charitable dollars.

Gifts of appreciated securities include stocks, bonds, or mutual fund units. Here are some ways that securities held long-term (more than 12 months) can offer potential tax savings:

- Eliminating the capital gains tax on the appreciation that would have been due had you sold the securities on the open market and then donated the proceeds.
- Claiming a charitable deduction against up to 30% of your adjusted gross income. Deduction amounts exceeding this limit may be carried forward over the next five years.

If you have securities that have decreased in value since purchase, it may be more advantageous to sell them to claim the loss on your tax return, and then contribute the cash proceeds for a charitable deduction.

These gifts require advance planning. Only gifts completed by December 31 help to reduce taxes you owe next April.

Thank you for considering this gift!

Please consult with your professional advisers on how this gift would fit into your plans and eligibility for tax benefits.

If you have questions, please contact the church business office: 214.291.8012.