

Turning stock market gains into community investment

Gifts of Appreciated Stock



Everybody wins when you make a gift of appreciated stock to the Community Foundation of Washington County MD. We put your gains to good use and reinvest your gift of stock into your community. It will qualify for an immediate tax deduction equal to the full, fair market value.

Here's How it Works:

- You make a gift of appreciated stock to your community foundation.
- You place your gift into any of our charitable funds or create your own. For example, you can use your gift to create a donor-advised fund in your name or your family's name. Then you can stay involved in recommending uses for the fund you establish.
- Your gift qualifies for a tax deduction based on the full market value of your stock. You also avoid the capital gains tax that would otherwise arise from the sale of this stock.
- With gifts of appreciated stock, your stock market earnings translate into community impact, so you get a more rewarding return on your portfolio.

Who donates gifts of appreciated stock?

Giving appreciated stock through a community foundation is a popular vehicle that appeals to a range of givers, such as individual investors, families, entrepreneurs and even groups of friends who have formed investment clubs.

Why donate gifts of appreciated stock?

You can use your stock to establish a charitable fund that benefits the local agencies and programs you care about most. Set up a scholarship fund. Support special programs for at-risk youth, senior citizens or others in need. Address environmental concerns. Support the arts. We'll help you fulfill your personal charitable goals. We can do it through a fund established in your name, in the name of your family or business, or in honor of any person or organization you choose.

Generating a return for your community.

"Our stock returns provided the means for giving back to our community," according to Joanne and Gerald Johnson. They joined the many people who choose to contribute appreciated stock to open a donor-advised fund. Last year, the Johnson's helped fund a local family outreach program, a homeless shelter and a local theatre group. "Some of our charities are too small to accept direct stock gifts," notes Joanne. The Johnson's received a tax deduction on the full market value of their appreciated stock, while avoiding the capital gains tax that would otherwise arise from sale of this stock. Gerald says, "It's a simple, satisfying way to give."



Celebrating **20** years
Community Foundation
of Washington County MD, Inc.

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Ten Reasons to Give through the Community Foundation of Washington County MD

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| 1 LOCAL. We are a local organization with deep roots in the community. | 6 TAX ADVANTAGES. We offer maximum tax advantage under state and federal law. |
| 2 PROFESSIONAL. Our professional staff has broad expertise regarding community issues and needs. | 7 PARTNERS. We partner with professional advisors to create highly effective approaches to charitable giving. |
| 3 PERSONAL. We provide highly personalized service tailored to each individual's charitable and financial interests. | 8 MULTIPLIERS. We multiply the impact of gift dollars by pooling them with other gifts and grants. |
| 4 CARING. Our donor-advised funds help people invest in the causes they care about most. | 9 BUILDERS. We build endowment funds that benefit the community forever and help create personal legacies. |
| 5 FLEXIBLE. We accept a wide variety of assets, and can facilitate even the most complex forms of giving. | 10 LEADERS. We serve as a community leader, convening agencies and coordinating resources to create positive change. |

Receive special tax advantages, including a tax deduction on the full market value of your gift, and the ability to avoid the capital gains tax you would normally pay when selling your appreciated stock. *Putting stock in charity benefits everybody.*

The Community Foundation of Washington County MD has a five-year annualized investment return that makes it one of the top performing community foundations in the country. The Foundation has over \$31 million in assets and has distributed more than \$15 million in grants and scholarships to area nonprofits since 1997. Donors can support any of its 275 plus funds, or create a charitable fund of their own.

The Community Foundation provides the flexibility to help people meet a broad range of needs through a variety of vehicles. We welcome the opportunity to work with you and your advisor to fulfill your charitable objectives and community interests. To learn more about the Community Foundation or create a fund, please call us at (301) 745-5210, or visit our website at www.cfwcmd.org.

