

A stock portfolio is often the most valuable asset you own – and one that can carry a substantial capital gain, or appreciation in value. Giving appreciated securities is both a convenient and generous way to support the St. Baldrick's Foundation, while gaining tax advantages. Read on see to why donating securities might offer even more tax benefits than making a cash donation.

Cash Gift vs. Stock Gift

Example:

John Smith wants to make a charitable gift of \$10,000, which he can make by either donating online or gifting stock to the St. Baldrick's Foundation. He had a marginal federal income tax rate of 28%, based on his income, and is not subject to state or local income taxes. The stock's value is \$10,000, with an original cost basis of \$4,000

	<u>CASH GIFT</u>	<u>STOCK GIFT</u>
Value of Gift	\$10,000	\$10,000
Original Cost Basis	n/a	\$4,000
Long term capital gain, if stock is sold	n/a	\$6,000
Long term capital gains tax eliminated by charitable gift (\$6,000 x 15% capital gains tax rate)	n/a	\$900
Income tax savings through charitable gift (\$10,000 x 28% rate)	\$2,800	\$2,800
Total tax savings (capital gains tax eliminated + income tax savings)	\$2,800	\$3,700
Net cost of the gift (value of gift – total tax savings)	\$7,200	\$6,300

How to Give Securities

Making a gift of securities - stocks, bonds, and mutual funds - is easy!

1. Before you initiate a gift of securities to the St. Baldrick's Foundation, please notify our Distinguished Giving department to let us know: DistinguishedGiving@StBaldricks.org or 626.792.8247, ext. 218.
2. You can transfer most gifts of appreciated securities stocks electronically from your brokerage account to the St. Baldrick's brokerage account:

Broker Name and Contact Info: Charles Schwab (800) 435-4000
DTC Number: 0164
Code Number: CODE 40
Account Name: St. Baldrick's Foundation
Account Number: 2951-6382
Registration Number: Schwab 1 Corporate

3. If your stock is in certificate form or you are transferring mutual funds, please contact the St. Baldrick's Distinguished Giving team at DistinguishedGiving@StBaldricks.org or 626.792.8247, ext. 218.

Keep in Mind

- The average of the high and low of your securities on the day of the transfer is the amount credited to you as your gift to St. Baldrick's Foundation.
- Do not sell the stock in your name and have proceeds sent to us, as this will constitute a cash contribution and you will be liable for any capital gains tax.
- Remember, some [matching gift programs](#) will honor the donation of securities so check to see if your donation can be matched!
- Unfortunately, when funds are transferred electronically, the donor's name is not always included in the transfer information. By letting us know of your gift, we will be able to properly match the stock that we received with your gift record. Please notify our [Distinguished Giving](#) department to let us know a gift is on its way: DistinguishedGiving@StBaldricks.org or 626.792.8247, ext. 218. Please include:
 - Name of stock transferred
 - Number of shares
 - Brokerage firm stock transferred from
 - Approximate date of transfer
 - Your contact info for gift acknowledgement purposes

Questions?

A tax, financial or legal advisor can provide you with advice or additional information.

We would love to help you as well. Please contact your Distinguished Giving Team for any questions or to help you through the transfer process at DistinguishedGiving@StBaldricks.org or 626.792.8247, ext. 218.

Thank you so much for your distinguished gift to the St. Baldrick's Foundation!



Kellan, at age 5,
Neuroblastoma
NED with permanent
paralysis