Share the truth of God's Word by

GIVING APPRECIATED SECURITIES

Reduce Your Taxes While Achieving Kingdom Impact

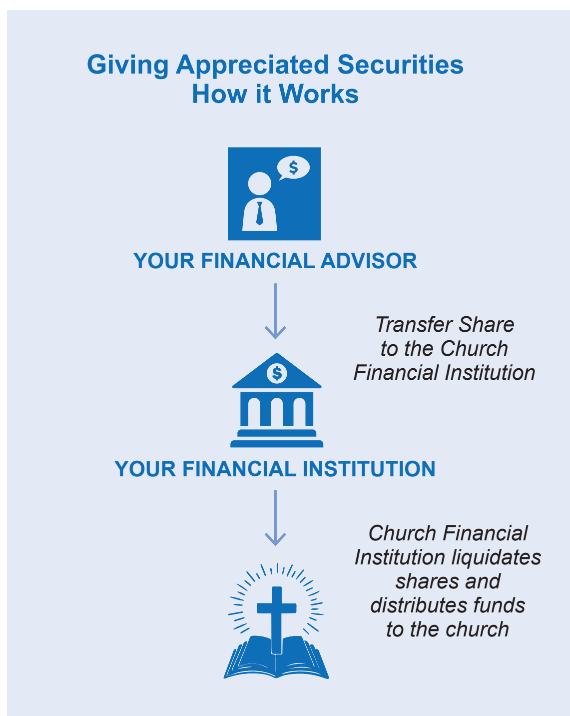
If you have appreciated securities, stocks, mutual funds, or bonds you've owned for at least a year, you can receive a double tax benefit by donating it to the church to introduce people to Jesus and equip them to grow in their faith. Not only will you receive a tax deduction for the fair market value of the securities, but you'll also avoid paying capital gains tax. This makes giving appreciated securities a much more cost-effective option than giving cash.

Benefits of Giving Securities

- Receive an income tax deduction for the fair market value.
- Avoid capital gains tax.
- Achieve greater Kingdom impact without reducing cash flow.

Important Things to Consider When Gifting Securities

- The securities should be held for longer than a year.
- The securities should be appreciated in value from when purchased.
- Even if not itemizing charitable deductions on your tax return, gifting securities rather than selling reduces your taxes.



FIRST METHODIST CHURCH
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info@fmccollierville.org

Gift of Appreciated Securities vs. Gift of Securities Sale Proceeds

Example Comparison

Susan purchased shares of an up-and-coming business for $4,000. They are now worth $20,000, a growth of $16,000.

Sell Securities and Give Entire Proceeds

Gift Value	$20,000
*Taxes Susan Owes	$3,200
**Tax Savings from Gift	-$4,400
Susan's Total Cost of Gift	**$18,800**

15% Federal and 5% State Capital Gains Tax
**22% Income Tax Rate

Give Securities Before Sale to the Church

Gift Value	$20,000
Taxes Susan Owes	$0
*Tax Savings from Gift	-$4,400
Susan's Total Cost of Gift	**$15,600**

**22% Income Tax Rate

LEARN MORE

Explore how gifting appreciated assets can help you reduce your taxes and support the church. To learn more, call your financial advisor or the church office at 901-667-3307 or info@fmccollierville.org.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your financial advisor and legal counsel for information and advice specific to your situation.

Frequently Asked Questions

1. When is the best time to make a gift of securities?

The best time to make a gift is when the security is at its high for the year. While there is no way to know when that will be, it's important to note that the security must be appreciated. If you want to make a gift before year end, shares must be in church financial institution no later than December 31.

2. What should I do if my security is worth less now than when it was purchased?

If the current value of the stock is less than what you paid for it, giving it to charity is not a good idea. You would be better served to sell the security, recognize the loss of the sale on your income taxes and make a cash gift with the proceeds.

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