

BENEFITS OF GIVING STOCK

When you transfer a gift of stock to International Ministries, you not only support global mission, but also receive significant benefits. Selling stock that has appreciated growth, or gains, is subject to capital gains tax. However, when you use appreciated stock to make a charitable gift, you bypass the capital gains tax.

HOW CAN I MAKE A GIFT OF STOCK?

Contact your financial professional to determine which appreciated securities, stocks, bonds and mutual funds have been held for over a year and increased in value. Determine the size of gift you would like to make to IM, and your professional can assist you in determining how many shares to give.

You will need to provide your agent or broker with written instructions, and IM will provide the transfer information through our Depository Trust Company (DTC). With the benefits of online transactions, your broker can easily transfer your securities to an electronic account.



WHAT ARE THE BENEFITS?

If you own appreciated stocks, there are several notable benefits to donating them directly to a nonprofit such as IM:

- The value of a charitable gift of stock includes its full appreciated value. By contrast, if you were to sell shares of stock so that you could donate the proceeds, capital gains tax would be applied to the amount of increase, so the total available to be given would be reduced.
- Because donating stocks directly rather than selling the shares and donating the proceeds results in a larger total gift, you receive a larger charitable tax deduction.
- Transferring shares of stock is a convenient way to make a donation because it does not require you to use your cash assets.
- If you need to make a charitable gift before the end of the current tax year, a gift of stock may be one of your best options because it is fast: The date of transfer is the date of delivery.

STOCK PRICES ARE ALWAYS CHANGING. HOW MUCH IS MY GIFT OF STOCK WORTH?

The value of a charitable gift of stock is determined by taking the mean between the high and low stock prices on the date of the gift.

Mutual fund shares are valued using the closing price for the fund on the date of the gift.

Please consult your financial professional with questions on valuing your gift and the tax benefits.

We would be happy to assist you or your financial professional. Contact Zofia Dripps, Associate Executive Director for Mission Advancement at 610-768-2311 or zdripps@internationalministries.org.

INTERNATIONAL MINISTRIES, also known as the American Baptist Foreign Mission Society, is a designated 501(c)(3) organization by the U.S. Internal Revenue Service. We pursue faithful stewardship and financial accountability with the gifts entrusted to IM. The donor's intent will be fulfilled for designated gifts with the understanding that International Ministries has complete discretion and direction over all gifts received.

INTERNATIONAL MINISTRIES
1003 W 9th Ave, Suite A, King of Prussia, PA, 19406
www.internationalministries.org