



Aislinn's Wish now accepts donations of appreciated stocks.

Benefits of Stock Donations

With a charitable gift of appreciated stocks held long-term, the donation you make and the deduction you get are greater than they would be if you were to sell the shares and donate the cash proceeds instead. That is because when you donate shares, you avoid paying the capital gains tax.

When to consider:

- If you've held stock long-term (over 1 year) and made gains
- And if you itemize your deductions

Advantages:

- You can take a charitable deduction for the stock's fair market value
- You avoid paying capital-gains taxes on the increase in value over time (gains made since purchase)

Scenario:

You purchased stock at \$10,000 (cost basis) over 1 year ago and now is at \$20,000 (fair market value.) By donating the stock to a charity you write-off the \$20,000 as a charitable donation and avoid paying capital-gains tax on the \$10,000 that you made on the stock.

Long-term capital gains tax is a tax on profits from the sale of stocks held for more than a year. Long-term capital gains tax rates are 0%, 15% or 20% depending on your taxable income and filing status.

We encourage you to talk to your financial planner or tax professional about details specific to your situation.

For information about donating stocks to Aislinn's Wish contact Brian Fadden (brian@aislinnswish.org) or our brokerage partner David Hahl of Edward Jones (david.hahl@edwardjones.com.)