

## GIFTS OF APPRECIATED STOCKS AND BONDS

Thank you for considering a gift of stock to REACH.

A gift of stock or mutual funds before December 31<sup>st</sup> could be your best way to maximize tax savings and meet your charitable giving goals this year. A gift to REACH of appreciated stocks or bonds will put your assets to work developing affordable housing and building strong neighborhoods. You may be able to deduct the full fair market value of the stocks and bonds, without paying any capital gains taxes on the gift. This creative giving idea makes it easier for you to make a meaningful contribution while improving your overall tax position.

Even if your stocks have lost value since you purchased them you can receive tremendous tax advantages. The key is in how you give the securities. Consult with your financial advisor and consider the following tips.

### **The Smart Way to Give Depreciated Stock**

For stocks that have lost value (depreciated) the key is to sell them first and then give the cash proceeds to REACH CDC. You are likely to qualify to benefit tax-wise in two ways – you can take both the loss deduction and the charitable deduction.

### **The Smart Way to Give Appreciated Stock**

For stocks that have increased in value (appreciated), the key to receiving tax savings is to donate the shares directly to REACH CDC. You receive a double tax benefit by:

- Avoiding capital gains on the profit you've gained, and
- Receiving a full tax deduction for the fair market value of your gift.

Making a stock gift is easy! Simply contact your brokerage firm and use the brokerage information below. For gifts of appreciated securities, please provide your broker with the following information to facilitate the transfer of shares:

REACH Tax ID: 93-0813981

Broker: [RBC Wealth Management](#)

DTC Number: 0235

Account Number: 307 84841

Account Name: REACH Community Development Corporation

Contact: Shelly McFarland, Vice President, (503) 833-5212,

[shelly.m.mcfarland@rbcdain.com](mailto:shelly.m.mcfarland@rbcdain.com)

Please remind your broker to include your name, contact information, and any special instructions for use of the gift with your transfer; otherwise we will not know who the stock donation came from. To expedite the processing of your



A healthy community begins at home

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gift, we suggest that you contact us with information about the type of stock and number of shares, as well as any special considerations you may have. Please direct information about your gift and any other questions to Lauren Schmidt, Fundraising and Public Relations Manager, (503) 231-0682 x7186, [lschmidt@reachcdc.org](mailto:lschmidt@reachcdc.org).

REACH is providing this information to help you make thoughtful decisions that will allow you to support the organizations you care about. We encourage you to contact your own financial advisors about how these rules apply to you.