

# GIFTS OF STOCK

## Outright Gifts of Stock

Two other charitable stock plans may help achieve your goals if you are looking for ways to avoid income or estate tax.

## Current Stock Gift

By transferring your stock to us today, you can enjoy the benefits of tax savings on this year's return. In addition to your charitable deduction, you will avoid paying capital gains tax that would otherwise be due on the sale of your appreciated investment.

## Stock Bequest

If you are still enjoying the benefits of holding your appreciated stock but looking for a way to avoid estate tax in the future, a stock bequest is a good choice. In your will or trust you may wish to include instructions for transferring your stock to us. Your estate will benefit from a charitable deduction that will lessen the impact of taxes on your estate and your heirs.

## How to become a member of the John Hancock Legacy Society:

The John Hancock Legacy Society is open to anyone who makes a planned gift provision to benefit a fund at the Hancock County Community Foundation. The provision can be made in many different ways. These include:

- Making a bequest to a fund at the Hancock County Community Foundation in your will or revocable trust
- Making a fund at the Community Foundation a beneficiary of an IRA or other retirement plan
- Making a life income gift agreement such as a charitable remainder trust, charitable lead trust, pooled income fund or charitable gift annuity
- Making the Community Foundation the owner of a paid-up life insurance policy or the beneficiary of a life insurance policy

For more information, please contact Mary Gible at [mgibble@givehcgrowhc.org](mailto:mgibble@givehcgrowhc.org) or Amber Sermersheim at [asermersheim@givehcgrowhc.org](mailto:asermersheim@givehcgrowhc.org).



## Hancock County Community Foundation

312 E. Main Street, Greenfield, IN 46140  
317-462-8870 • [giveHCgrowHC.org](http://giveHCgrowHC.org)

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

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## THE GIFT OF A CHARITABLE STOCK PLAN

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# THE BENEFITS OF CHARITABLE GIVING WITH STOCK

If you are like most individuals, the value of your stock and other investments has grown over the years. Perhaps you are entering your retirement years and wondering how you can turn your highly appreciated asset into extra income.

You may also be concerned about the mounting capital gains taxes due. If you sell your stock in today's market, you will forfeit a portion of the proceeds to taxes and that means less cash for you. In short, you need a way to sell your stock and avoid capital gains.

If you identify with any of these situations, the solution is a charitable stock plan. A variety of charitable plans can help you achieve your goals for tax savings and even provide income. The purpose of this brochure is to explain the benefits of a charitable stock plan and how it can work for you.

Call us at 317.462.8870 or visit [giveHCgrowHC.org](http://giveHCgrowHC.org) and click "Give Tomorrow" for more information.

# GIFTS OF STOCKS FOR LIFE INCOME

The two charitable stock plans discussed below may provide you tax savings and income for retirement.

## Gift Annuity for Stock

You may transfer your stock to fund a charitable gift annuity that will avoid capital gains tax and pay you fixed income for life. The rates can be quite high depending on your age and a part of your income stream may even be tax-free! You will receive an income tax deduction for your gift in the year you set up the annuity. At the end of your life, you have the satisfaction of knowing the remaining value is going to help our mission.

## Unitrust and Sale of Stock

By giving your stock to fund a unitrust you can avoid capital gains tax because the trust will sell your stock tax free and then invest the proceeds to provide you with income for life. You will receive a charitable income tax deduction in the year the trust is established and benefit from tax savings that could be spread out over a number of years. Our organization will benefit from the future remaining trust value.

