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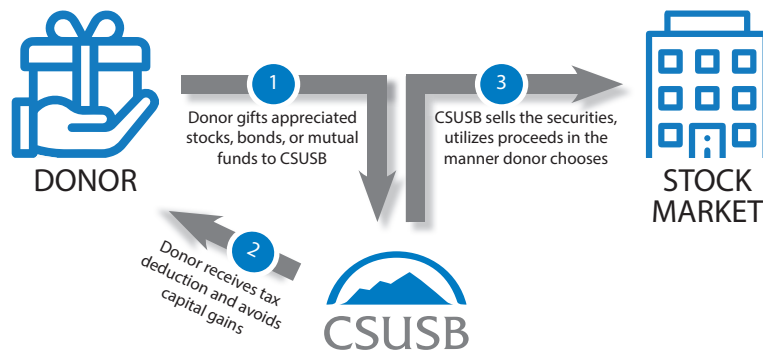
# STOCKS AND BONDS

GIFT GUIDE

  
CALIFORNIA STATE UNIVERSITY  
**SAN BERNARDINO**  
Planned Giving



# GIFTS OF STOCKS AND BONDS



Rather than selling your stock, consider making it a gift to Cal State San Bernardino. You won't pay any taxes, and you will also receive an income tax deduction for your gift.

## CONSIDERING A GIFT OF STOCKS AND BONDS

Did you know that making a charitable gift of appreciated stocks, bonds, or mutual funds can save you taxes? Giving these investment assets is easier than you might think, and is one of the most tax-effective ways for you to make a gift that helps to **transform tomorrow** at CSUSB.

## HOW TO MAKE A GIFT OF STOCKS AND BONDS

Making a gift of your investments is a simple process. How you make your gift will depend on how you hold your assets.

### ELECTRONIC TRANSFER

If you own assets in a brokerage or investment account, gifts are typically made electronically. Our Office of Planned Giving can provide you with instructions on how to transfer securities and bonds from your account to the university.

### CERTIFIED MAIL

If you hold securities in certificate form, you will need to mail two separate envelopes to complete your gift. In the first envelope, place the unsigned stock certificate(s). In the second envelope, include a signed stock power form for each certificate.

# DOES A GIFT OF STOCKS MAKE SENSE?

## BENEFITS OF GIVING YOUR INVESTMENTS

When you make a gift of your stocks or bonds to CSUSB, you can benefit in the following ways:

### INCOME TAX DEDUCTION

You receive a charitable income tax deduction often for the full fair market value of your gift. This translates into tax savings on your next income tax return.

### AVOID CAPITAL GAINS

If you make a gift, rather than sell your appreciated investment, you can avoid capital gains tax that would otherwise be due by up to nearly 24 percent.

### AVOID HEALTHCARE TAX

Your gift of securities may also help you avoid paying the healthcare tax on any net investment income.

### PROTECT YOUR CASH FLOW

Because you are making a gift of an asset, your gift will not adversely affect your cash flow.

### MAKE AN IMPACTFUL GIFT

Making gifts from your assets, instead of from your checkbook, may allow you to make a greater gift than you ever thought possible.

# STRATEGIES FOR GIFTS OF STOCKS AND BONDS

## STRATEGIES FOR MAKING A GIFT OF INVESTMENTS

You can make a significant impact on the future of CSUSB and its students by making an outright gift of your investments. Consider the following strategies:

### OUTRIGHT GIFT

One of the most simple ways to make a gift that will help establish your legacy at this university is by giving the asset to CSUSB outright. For example, you can simply transfer a few shares of stock.

### GIFT TO A DONOR ADVISED FUND

A donor advised fund is a giving fund to which you can contribute an investment asset. Each year, you can make grants from the donor advised fund to support the causes that matter most to you.

### STOCK BEQUEST

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

### STOCK TO FUND A CHARITABLE GIFT ANNUITY

You may transfer your stock to fund a charitable gift annuity that will partially bypass 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 that the remaining value will help to create a thriving future for CSUSB and its students.

### UNITRUST AND SALE OF STOCK

By giving your stock to fund a unitrust, you can avoid capital gains tax; the trust will sell your stock tax-free and 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. CSUSB will benefit from the future remaining trust value.



## TERMS FURTHER DEFINED

### APPRECIATED ASSETS

Appreciated assets are assets that have increased in value during the span of time in which you have owned them.

### CHARITABLE INCOME TAX DEDUCTION

An individual who makes a gift to a qualified charitable organization may take this deduction, if they itemize their deductions when filing their income tax return. These deductions are subject to certain limits each year and are usually based on the fair market value of the property donated to charity.

### ONE GIFT, A LIFETIME INVESTMENT.

Let your stocks help you save on taxes and capital gains.

A charitable stock plan can help you achieve your goals for tax savings, may provide additional income, and will allow you to help **transform tomorrow** at CSUSB. Contact our Office of Planned Giving for more information.







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**SAN BERNARDINO**

Planned Giving

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