

## ASK OUR PLANNED GIVING EXPERT



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Director of Planned Giving

Using securities to make a gift is easy and powerful. It's a simple and tax-wise way to support your Legionary seminarians.

With the stock market at record levels, now is a great time to consider giving securities. As a planned giving professional, Andy Bamber provides answers to some frequently asked questions:

**Q. Why should I think about using securities to make a gift?**

**A.** Gifts of securities are credited at their fair market value, are tax deductible and incur no capital gains tax. Giving securities can help you conserve cash for other uses, plus you may be able to make a larger gift with securities than with cash.

**Q. What securities make the most sense to give?**

**A.** Securities that have appreciated in value help most to avoid capital gains. Some donors also give a particular security to balance or simplify their portfolio.

**Q. Is it possible to make a gift using mutual funds?**

**A.** Yes, appreciated mutual funds make a lot of sense, since it may be difficult to calculate the cost basis if dividends have been reinvested.

**Q. How do I make a gift of stocks, bonds or mutual funds?**

**A.** You can make this type of gift in person, through a broker, or in the mail. For electronic transfers, the gift is complete at the time of the actual transfer. For gifts of a stock certificate in the mail, the gift date is the date of the postmark (the value is the average of the price for that day).

**Q. Is there a way to make a gift of a particular stock which I would still like to own?**

**A.** Yes, you may gift the stock and replace it by repurchasing the same stock with cash you would have otherwise given to charity. You then own the same stock with a new, higher cost. At some point in the future, you can sell the same stock with less of a tax liability, because you gave away the earlier appreciated gain.

**Q. Some of my stocks have appreciated a great deal, but do not pay a dividend. Is there a way to use these stocks to help my income?**

**A.** You may use such stocks to fund a Charitable Gift Annuity to increase your income, reduce capital gains and remove that asset from your estate.

**Q. Can I use stocks from my IRA account?**

**A.** Any time during 2013 you can transfer stocks, bonds or mutual funds from your IRA directly to the Legion to qualify for your required minimum distribution (for those over 70½ years old).

### Request for More Information – Response Card

- Yes, I would like to consider making a gift using my stock or other securities.**
  - Please send/email (*circle one*) me Stock Transfer instructions to make an outright gift to the Legion
  - Please send/email me Stock Transfer instructions to make a gift from my IRA Custodial account
  - Please contact me about using stocks to create a Charitable Gift Annuity
- I would like to discuss gift options with a knowledgeable planned giving officer.**
  - Please call/email me to set up a time to talk. Best time to reach me is \_\_\_\_\_.

**Contact me directly...**  
 (800) 532-7478 ext. 2239  
 Andy.Bamber@legionofchrist.org

NAME (please print): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE #: \_\_\_\_\_ E-MAIL: \_\_\_\_\_