



GIFTS OF SECURITIES

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A gift of appreciated stocks, bonds, or mutual funds that have been held more than one year is a popular alternative to contributing cash. Through a gift of securities, you may avoid capital gains taxes on the appreciation and receive an income tax charitable deduction. Some high-income taxpayers may also avoid the surtax on net investment income.

WHY SHOULD I CONSIDER A GIFT OF SECURITIES?

If your securities have appreciated in value, you have the opportunity to avoid capital gains tax that would be applied to the appreciation when the securities are sold. You may also earn an income tax charitable deduction for the full market value of the securities. With the tax savings, the “cost” of your gift to Moravian University may be much less than the actual value of the gift made—and preferable to a gift of cash. In a sense, the IRS pays for a portion of your gift!

WHAT IF I WANT TO CONTINUE INVESTING IN THE SECURITY?

You can give the security and then purchase additional shares with the cash you were considering giving to Moravian

GIFT PLANNING TIP

Other than cash, securities (e.g., stock shares, mutual fund shares, bonds) are the most popular asset for funding charitable gifts to Moravian University.

Publicly traded securities are usually very marketable, have a clear value, and are easily transferred. Tax laws heavily favor gifts of assets that have increased in value.

LET US HELP YOU PLAN

The Department of Development & Alumni Engagement is available to answer any questions and provide you with a confidential, no obligation illustration to show how a gift of securities would benefit you and your specific situation. As with any charitable gift agreement, we encourage you to consult with your financial adviser as well.

Contact us at 800-429-9437 (toll-free) or legacygiving@moravian.edu, or visit moravian.edu/legacygiving.