Charitable Donations of Stock & Mutual Funds

Gifts of stock, bonds and mutual funds can be some of the most advantageous ways of making a gift to the American Heart Association if the securities have appreciated in value over time. Gifts of stock are tax-savvy, easy to transfer and may be designated to a specific fund or purpose.

Additional benefits:

✓ **Receive Immediate Income Tax Savings**
When you give a gift of stock, bonds, or mutual funds, you're eligible for a tax deduction for the full fair market value of the securities on the date you transfer ownership to the association, provided you have owned the securities for at least one year. You may use this non-cash deduction for up to 30 percent of your adjusted gross income, and any unused portion of your deduction may be carried forward for up to five years.

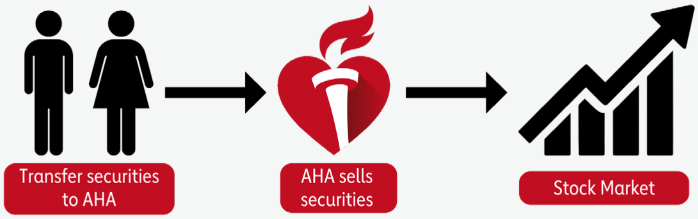
✓ **Stock Gifts Cost Less**
For example, you purchased stock 5 years ago for $1,000. Between the date you purchased the stock and today, that stock has increased in value from $1,000 to $5,000. This increase in value is commonly referred to as a capital gain. If you transfer your stock as a gift to the association today, you may be potentially making a $5,000 gift that only costs you $1,000.

✓ **Avoid Capital Gains Tax on Appreciated Stock**
By transferring ownership of appreciated securities to the association outright, you bypass 100 percent of the capital gains tax which would apply if you liquidate the asset yourself. For this reason, it is imperative that transfer of ownership of appreciated securities to the association takes place prior to the sale of the asset(s).

How it Works

STEP 1: You transfer securities to the association.

STEP 2: The association sells the securities and uses the proceeds for life-saving research and other important initiatives.



For more information or to start your gift, please contact us at:
888-227-5242, stockgifts@heart.org, or visit **Heart.org/stockgifts.**