



## GIFTS OF STOCK

If you donate appreciated stocks, bonds, or mutual fund shares instead of cash, you'll receive charitable deductions at full, fair market value while reducing capital gains impact.

### How You Benefit

- Low out-of-pocket cost
- Avoid capital gains taxes
- Receive a charitable deduction
- Make a long lasting, high-impact gift to benefit CC students

Gifts of stock continue to represent the smartest strategy to maximize a high-impact gift with a low “out-of-pocket” cost. This type of gift is known as a functional deduction because it saves taxes without the need to itemize.

Take Apple (AAPL) for example:

If one purchased \$15,000 worth of Apple 10 years ago at \$22/ share (adjusted for splits and dividends) today's fair market value would be approximately \$116,000. This is a growth of approximately 613 percent over 10 years. A sale would trigger capital gains taxes on approximately \$101,000 of appreciation. But a gift of this holding offsets all capital gains, provides a charitable deduction, and may be used to establish an endowment that will provide scholarships to promising young students at Colorado College in perpetuity.

As you make your transfer, please contact Kathleen Bauer, Manager of Gifts and Acknowledgements, at (719) 389-6354 or kbauer@coloradocollege.edu.

For gifts of mutual funds or other investments, please contact the Office of Gift Planning. For transfer instructions, please click on the Stock/Securities Transfer Instructions link below.