

## Eliminate 100% of Capital Gains Tax



Many Americans will take stock of their investment portfolio this year and discover that they own one or more assets that produce little or no income.

They will consider simply selling the asset and reinvesting the proceeds in a way that will generate greater income.

Unfortunately, if you follow this strategy you will lose some of the value of your asset to capital gains tax.

If you own highly appreciated assets and would like to turn these assets into cash without paying tax on the appreciation, let us show you how!

## How Can We Help?

- ☐ Please contact me with more information about gift and sale options.
- ☐ I have already included your organization in my will or trust.
- ☐ I already make annual gifts and would like to learn how my giving can go further.

The best way to contact me is by:

☐ Email ☐ Mail ☐ Telephone

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

All inquiries are treated with complete confidentiality.

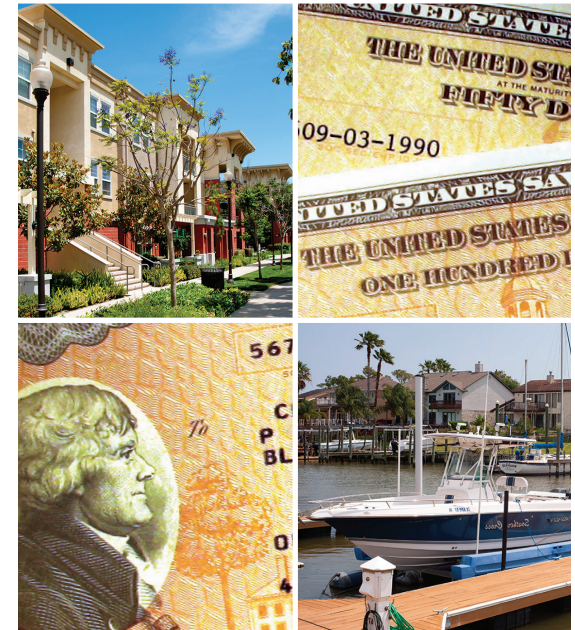
This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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## gift and sale



maximize  
value  
— and —  
increase  
return

## Unleash The Value Of A "Double Benefit"

Activity Summary	
Total Asset Value November 30 2007	\$97,156.28
Cash/Money Market Funds/Bank Deposits	\$3,568.96
Closing Balance 11/30	
Credits To Your Account	
Dividends	164.29
Deposits	50.00
Sales Proceeds/Redemptions	6,898.48
Sales Credits	972.48
Other Credits	8,085.25
Total Credits	
Debits To Your Account	
Withdrawals	0.00
Purchase Securities	-826.56
Other Debits	-50.00
Total Debits	-876.56
Net Activity	10,777.15

The phrase "low-yield asset" may be familiar to you, if you have invested over the past two or three decades. Now the most frequently asked question is when to sell your assets. If you are like many people you will pay significant tax on the sale of your assets. This tax instantly reduces any cash proceeds you may receive from the sale.

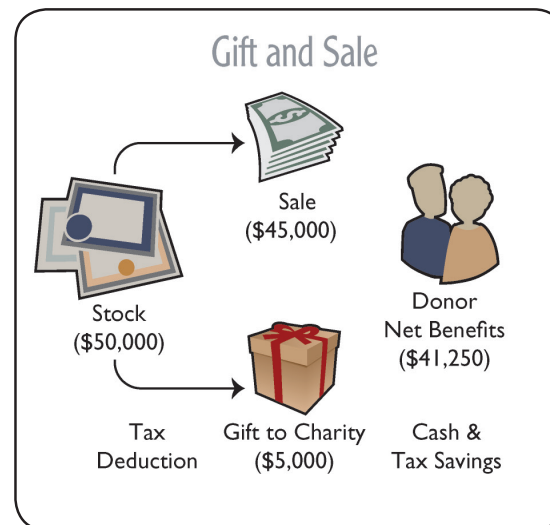
There is a way to avoid taxes and benefit charity with your investments. This is good news for anyone whose objectives include philanthropy.

## The Gift and Sale Strategy

Several years ago, Susan and Kevin invested \$10,000 in a stock they believed was destined to grow. They were right. The current value of their stock is five times its original cost! However, it produces very little income. The couple had two objectives prompting them to consider selling the stock. They wanted to:

- Make a charitable contribution
- Reinvest to generate more income

The illustration shows the tax benefit of the Gift and Sale plan. Prior to selling the stock, Susan and Kevin gave 10% (\$5,000 in value) of the stock to charity. This gift resulted in a charitable income tax deduction that saved them taxes.



The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits.



Also the capital gains tax due on the \$5,000 of stock given to charity is completely bypassed—saving another \$600! Finally, the income tax savings partly offsets the capital gains tax due on the \$45,000 of stock sold by the couple.

So, by giving a portion of the stock prior to any sale, Susan and Kevin made a \$5,000 charitable gift, and reinvested the net proceeds after taxes.

A Gift and Sale plan may be structured to produce an income tax deduction that completely offsets the tax due on the sale of stock.

All considered, the Gift and Sale strategy actually delivers amazing benefits!

If you would like to learn how the double tax benefit of the Gift and Sale plan can help you realize your philanthropic goals and diversify your assets, please contact us today!