

## **Use appreciated Assets**

One of the easiest and most tax-savvy ways of giving to the ACG Foundation is to give appreciated assets, such as stock. When you give appreciated assets, you avoid all capital gains tax and get a tax deduction for the full amount of the gift.

### **Stocks, bonds, mutual funds, business interests**

Example: George bought Apple stock when it was only \$100/share. With Apple stock now valued at \$550, he can give the stock to AGC, get an income tax deduction for the full \$550/share market value, and avoid paying capital gains tax on the \$450/share appreciation.

Example: Sam is the owner of a successful family business partnership. He is a 50% partner with his two sons, and he would like eventually to transfer controlling ownership to them. He can give a share of the business to AGC, get a tax deduction for its value, and then his sons can purchase the share at some future date. He can even do this every year, eventually transferring full ownership.

### **Appreciated real estate**

Example: Sue owns a beach condo on Cape Cod that she purchased years ago for \$100,000, which is now valued at \$500,000. She used to visit regularly but now finds the condo has become a burden. She can give the condo to AGC, get a tax deduction for the entire \$500,000, avoid paying tax on the \$400,000 capital gain, and relieve herself of the expense of maintaining the property.