



Stock Donation Form

There are many ways you can make a gift to our employee giving campaign. You may make your gift through traditional routes of payroll deduction, check, credit card, or you may give the gift of stock.

Donating appreciated securities can be more beneficial than giving cash:

A \$5,000 cash gift and a gift of \$5,000 in appreciated securities both generate the same charitable deduction.

But if you make your gift with publicly-traded stocks, bonds or mutual fund shares that you have held for a year or longer, you will receive an additional tax benefit: the IRS allows you to make your transfer to a qualified charitable organization without recognizing capital gains on the appreciation.

Thus, you can make a significant outright gift without impacting your current cash flow—and **receive a greater tax benefit**—by “buying low and giving high” with a donation of appreciated securities.

Gifts of securities are deductible up to 30% of your adjusted gross income the year you make your gift. Any excess amount can be rolled over into the next tax year, for up to 5 additional tax years, if needed.

Stock donations are processed within 24 hours of transfer. Stocks are sold immediately, and funds are sent to America's Charities to distribute to the donor's charity. Payment to the charity will take place within 30 days after the stock has been sold. Stock donations are tax-deductible for the average of the high and the low value of the stock on the day it is sold.

We strongly advise that you contact your accountant or other tax advisor to determine the exact tax effect of your donation of stock to our employee giving campaign.

For questions about donating stock:

Please contact Lavelle Donnelly (help@charities.org) from America's Charities.

Please remember the AARP Foundation in your will or estate plan, and when you do, please let us know.