

GIFTS OF APPRECIATED ASSETS



Do you own stock, bonds, mutual funds or other market securities which have appreciated in value since their purchase? How about land, rental property, real estate or a business?

Appreciated assets such as these are usually subject to long term capital gains tax when sold. This tax can range from 15 to 23.8 percent. Add state tax and depreciation recapture, and the rate could go as high as 30 to 40 percent.

But did you know that by donating an appreciated asset (all or part) to Josh McDowell Ministry prior to sale, you bypass the capital gains tax? You also receive an income tax deduction on the value of the donation. Funds can be distributed to the ministry immediately. Or you can set up a Donor Advised Fund and distribute the funds over time. It's your choice.

Appreciated assets are expensive to sell. But because of the preferred tax treatment, they are ideal for charitable donations. This can dramatically reduce the cost of making a charitable gift or increase the amount you can afford to give.

Kinds of Gifts: Appreciated assets are items or interests that have increased in value since you acquired them. They include:

- 👑 Stocks, bonds and mutual funds
- 👑 Real estate
- 👑 Business interests
- 👑 Artwork and collectables

Benefits of Giving:

- 👑 **100% of your contribution goes to ministry:** Capital gains taxes are optional. The government encourages generosity by waiving the tax when you donate an appreciated asset like stock or real estate.
- 👑 **Income tax deduction:** The full, fair market value of the gift is eligible for an income tax deduction.
- 👑 **Flexibility:** If you can't afford to donate the whole amount of the asset when it is sold, you can donate any portion you choose and still receive a tax benefit.
- 👑 **Increased giving:** An appreciated asset gift allows you to give substantially more than a cash gift by transferring tax dollars to "kingdom" dollars.

To arrange a gift of appreciated assets, you may call our office at 1-855-833-6897. We will help walk you through the process and answer any questions you may have. We can also connect with a planned giving specialist at our partner ministry, the Great Commission Foundation at Cru, who can help you lay out the specifics of your gift design or setup a Donor Advised Fund.



*Josh McDowell Ministry is a division of Cru (formerly, Campus Crusade for Christ, Inc.), non-profit corporation (tax identification # 95-6006173), located at 100 Lake Hart Drive, Orlando, Florida 32832.

ADVANCING THE KINGDOM WHILE LIVING YOUR LEGACY

Josh McDowell Ministry • 2001 West Plano Parkway, Suite 2400 • Plano, TX 75075
1-855-833-6897 • Legacy@josh.org • www.Josh.org