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Gift of Appreciated Assets

Appreciated Asset Gift (Stocks, not Storks)

Real estate, stocks, bonds or any other securities can be transferred as gifts. Giving the gift of appreciated assets also has benefits for the giver. If the asset has appreciated in value, the holder can avoid paying the capital gains tax by giving it as a gift. If you can itemize, you will get a charitable deduction. This is a three-fold win:

- Reduction in capital gains tax.
- Charitable deduction
- Support the causes that you love

Here is a quick Example:

- You would like to give to your favorite cause. Up until now, you only considered what was in your ***checkbook*** as a resource. Maybe $500.
- Your CPA and advisor point out to you that you can give XYZ stock to your cause. You bought it years ago for $3,000. It is now worth $10,000.
- You decide to give the $10,000 of XYX stock. You will get a charitable deduction (same as you would if you gave cash). In this case, the $10,000 deduction saves you $2,200 in taxes.
- Additionally, you did NOT pay the capital gains tax on the stock. At some point in time, if sold, you were going to pay that tax. In this case, the additional tax savings is $1,050.

Please remember to contact Keating Financial Advisory Services, Inc. ("KFAS"), in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, to modify any reasonable restrictions to our investment advisory services, or if you wish to direct that KFAS to effect any specific transactions for your account. A copy of our current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request or at www.keatinginc.com.

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