

## How to trade securities for a more secure community. (...and erase the capital gains tax)

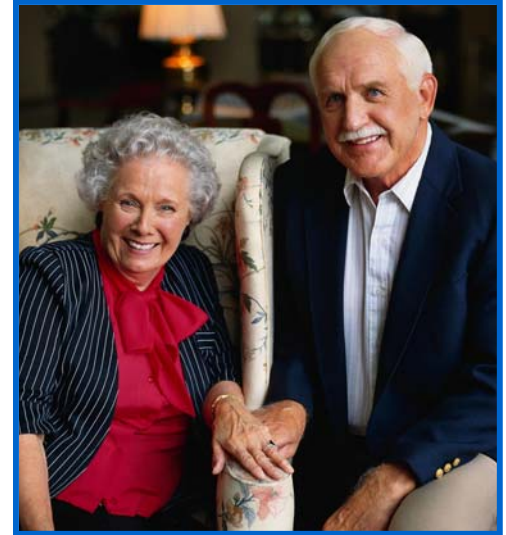
### Here's a tax tip.

Instead of selling your appreciated securities and paying tax on the resulting capital gains, transfer the securities to a charity and save 100% on the capital gain.

### The Gift of Marketable Securities

#### How it works

- Transfer the shares to the Jewish Community Foundation.
- Receive an immediate donation receipt for the market value of the shares.
- When the shares are sold, an endowment fund will be established in your name.
- When your tax bill arrives, there will be no capital gains tax to pay!
- The proceeds of your fund can be designated to a communal institution or field of interest.
- Since only the income is used, your gift ensures that a permanent legacy in your name will exist in perpetuity.



### GIFT OF MARKETABLE SECURITIES Value: \$10,000 (based on \$2,000 cost base)

If you SELL the securities first then donate the proceeds:

Taxes payable on gains	\$1,920
Gift remainder to JCF	\$8,080
Tax saved	\$3,880

If you TRANSFER the securities to the JCF:

Charitable receipt issued	\$10,000
Tax saved from receipt	\$4,800
Taxes payable on gains	\$1,920
Total taxes saved	\$6,720
Gift to charity	\$10,000 (vs \$8,080)

**More info in the JCF Gift Planning Handbook**