

# Contributing Appreciated Non-Cash Assets

COMMUNITY  
FOUNDATION  
of Snohomish County



## Your most valuable investments can help you achieve maximum philanthropic impact.

### **Consider where most of your wealth is concentrated.**

While many Americans may be inclined to make charitable contributions in the form of cash, the majority of U.S. household wealth is held in non-cash assets.

### **Be more strategic.**

Contributions of appreciated non-cash assets held more than one year can be an important part of your charitable giving and wealth management plans.

### **Minimize taxes, maximize impact.**

Potentially eliminate the capital gains tax you would incur if you sold the assets yourself and donated the proceeds. Claim a fair market value charitable deduction if you itemize, and pass on that savings in the form of more giving.

### **Understand the advantages.**

Contributing appreciated non-cash assets held more than one year can unlock additional funds for charities through the use of donor advised funds or other giving strategies.

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## Is there an ideal time to contribute non-cash assets?

### **IF YOU ARE AN INDIVIDUAL**

#### **Concentrated position:**

Individuals heavily invested in highly appreciated assets may consider contributing some of those assets to reduce the positions in their portfolio and rebalance.

#### **Estate planning:**

Those with a large taxable estates may consider contributing part of their holdings to reduce the tax liability for their heirs.

### **IF YOU OWN A BUSINESS**

#### **Diversification:**

Those looking to diversify the sources of their wealth may want to contribute a portion of their privately held business interests to charity.

#### **Windfalls:**

Business owners with a liquidation event on the horizon may want to donate a portion of their ownership stake to reduce the tax consequences of that event.

**Cash Donations are not the only (or the best) options for making a charitable gift.**

**Consider the benefits of donating appreciated non-cash assets such as publicly traded securities, real estate, or insurance policies.**



## Tax-smart giving that benefits the donor and the community

Realize tax benefits, maximize your charitable giving impact, and create a legacy with a variety of options with the **Community Foundation of Snohomish County**.

### Donor Advised Funds (DAFs)

Contribute appreciated assets held for more than one year to a DAF held at the Community Foundation of Snohomish County and provide your favorite charities with long-term support. Donors who start donor advised funds make grants from their fund to their favorite local nonprofits, schools or parks. Our staff provides the administrative work so you, the donor can focus on the fun part - the grantmaking!

### Designated Funds

Started by a donor for a specific nonprofit of their choice for whatever purpose the donor chooses. These funds can be named in honor or memory of a loved one. The nonprofit receives a grant once per year from the fund.

### Community Impact Funds

Anyone can donate any amount to help grow one of our established community impact funds in the arts, education, environment & animals, health & wellness, and human services. Within these funds, donors can support specific areas of interest or geographic focus.

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#### Contact Us

For more information at [elena@cf-sc.org](mailto:elena@cf-sc.org)  
(425) 780-4146.

### Maximize your philanthropic impact through a Donor Advised Fund (DAF)

Using a CFSC donor-advised fund (DAF) for your giving is as easy as 1, 2, 3.

1. **Contact** or have your advisor contact CFSC to learn about options [elena@cf-sc.org](mailto:elena@cf-sc.org) or (425) 780-4146.
2. **Transfer** appreciated stock or other non-cash asset to CFSC and receive an immediate tax deduction.
3. **Work with CFSC** to make grants from your DAF to support nonprofits and charitable causes you care about now and in the future.



### Making a Qualified Charitable Distribution from an IRA

can be an easy  
AND

tax friendly way to support your favorite charities!

Check out our website [www.cf-sc.org/plan](http://www.cf-sc.org/plan) for information on how to do this and for other charitable options.