



## Donating Appreciated Assets (Stocks, Mutual Funds, Bonds, etc.)

A gift of appreciated securities — such as stocks, bonds, or mutual funds — is one of the most tax-efficient ways to support Tanager. By donating stock directly, rather than selling it first, you can avoid capital gains taxes, receive an income tax deduction for the full fair market value, and make an immediate difference for children and families in our community.

- Avoid capital gains taxes up to 23.8%.
- Receive a charitable income tax deduction for the full market value.
- Make a meaningful gift without affecting your cash flow.
- Capture gains and eliminate market uncertainty.

### Benefits of Giving vs. Selling

Giving	Selling
No capital gains tax	Taxes up to 23.8%
Income tax deduction	No income tax savings
Avoid future investment costs	Continue to pay investment costs

“Giving appreciated stock was an easy way to make a big difference for Tanager without affecting my monthly budget.”



# Donating Appreciated Assets

## Example: Gift of Appreciated Stock

Category	Stock Gift	Cash Gift
Gift Amount	\$100,000	\$100,000
Cost Basis	\$40,000	\$0
Ordinary Income (39.6%)	\$39,600	\$39,600
Capital Gains (20%)	\$12,000	\$0
Medicare Surtax (3.8%)	\$2,280	\$0
Iowa Capital Gains (6%)	\$3,600	\$0
Total Tax Savings on Gift	\$57,480	\$39,600
Difference in Tax Savings	\$17,800 additional tax savings for stock gift vs. cash gift	

## How to Gift Appreciated Securities

To make a gift of stock or mutual fund shares to Tanager, please provide the following:

1. Your name and contact information.
2. Name/ticker symbol of stock or mutual fund and number of shares.
3. Expected transfer date.
4. Name of firm and last four digits of the delivering account.

**Please send this information to:**

Director of Philanthropy  
 email: [philanthropy@tanagerplace.org](mailto:philanthropy@tanagerplace.org)  
 (319) 365-9164 x310

In addition, Please share information on the next page with your advisor or financial institution.

(Figures are for illustration only; consult your tax advisor for your specific situation.)



# Donating Appreciated Assets

## Transfer Instructions for Financial Advisors

### **Depository Trust Company (DTC) for DTC Eligible Securities**

Agent Bank: The Northern Trust Company  
Participant DTC #: 2669  
Agent Bank #: 20290  
Institutional #: 26725  
Custodian Account #: 44-17754  
Account Name: FSTC Quad City

### **Wire Transfers**

Bank: Quad City Bank & Trust Company  
ABA #: 073902232  
Account Name: Trust Department  
Account #: 8527749  
FFC: 00C607 / Tanager

### **Federal Reserve Bank (FED) for FED Book Entry**

Northern CHGO/03 or NORTHERN/TRUST  
ABA #: 071000152  
Northern Account #: 44-17754

### **Mutual Funds**

Contact Michele Heiken at (319) 743-7035.  
(Allow 48-72 hours for new assets to be established.)

This information is not intended as legal or tax advice. Please consult your professional advisors before making a gift.

Please visit [www.tanagerplace.org/donate](http://www.tanagerplace.org/donate) for more information on all ways to give, or contact the Tanager Philanthropy team at:  
(319) 365-9164 or [philanthropy@tanangerplace.org](mailto:philanthropy@tanangerplace.org).