

MAXIMIZE YOUR CHARITABLE GIVING WITH APPRECIATED ASSETS

By Steve Gamer

If you own appreciated stock or crypto currencies like Bitcoin, you have a smart, tax-efficient way to make a bigger impact with your charitable giving. By donating appreciated assets directly to charity, you can avoid capital gains taxes and maximize your gift's value.

for their charitable contributions for decades. We handle all the details; you simply transfer the stock—usually into a Donor Advised Fund, an increasingly popular charitable giving account—and we handle the rest.

MICHELLE'S STORY: A SIMPLE SWITCH THAT MADE A BIG DIFFERENCE

Take Michelle, for example. As an executive at a large media company, Michelle received stock grants as part of her compensation. Over the years, her shares had grown substantially, but selling them meant facing a hefty capital gains tax bill on the appreciation.

After talking to her advisor, she learned that by donating her appreciated stock instead of selling it, she could convert the full market value of her stock to fulfill her charitable ambitions and ultimately give more to charity without losing a chunk to taxes. Michelle now makes an annual donation of stock to her Donor Advised Fund, maximizing her charitable impact while enjoying significant tax savings. She's able to offer more support to causes that are close to her heart—all while keeping her cash flow intact.



*About the author:
Steve Gamer is
vice president of
advancement at the
Jewish Community*

*Foundation of Los Angeles, which
manages nearly \$1.5 billion in charitable
assets and distributed \$177 million in
grants in 2023 to causes locally,
nationally and in Israel. He has 30 years
of experience helping funders achieve
their philanthropic vision.*

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*"Now is an ideal time to leverage
the advantages of appreciated
assets for charity."*

Here's why it's a smart move:

• TAX BENEFITS

When you donate appreciated stock or crypto that you've held for over a year, you won't pay capital gains tax on the growth. Plus, you'll get a tax deduction for the full market value of the stock.

• INCREASE YOUR CHARITABLE GIVING POWER

Donating stock or crypto lets you give more than you could with cash alone. Since you're contributing assets that have appreciated, the value of your donation is often far greater than if you were to donate cash after taxes. This means your favorite causes receive a larger gift, helping you make an even bigger impact on the issues that matter to you.

• IT'S EASY

At the Jewish Community Foundation of Los Angeles—which oversees nearly \$1.5 billion of charitable assets—we've helped clients use appreciated stock

With the stock market up significantly this year, now is an ideal time to leverage the advantages of appreciated assets and have more charitable resources to support your favorite causes.

READY TO GET STARTED?

Contact The Foundation's experts today at **(323) 761-8704** or visit us online at **jcfla.org** to explore how donating appreciated assets can enhance your giving.

Please initiate any stock donations by mid-December to ensure a smooth donation process before year-end.



Donating
Appreciated
Assets



Donor Advised
Fund Benefits

THIS YEAR, COME HOME TO THE JEWISH COMMUNITY FOUNDATION.