

Charitable giving with appreciated shares

This presentation was created in collaboration with Betterment, our custodial and technology partner.



When charities keep every dime...

They help more people. They save more lives. They make a bigger impact on our world.

When you donate shares from your account:

- Charities avoid processing fees and keep 100% of your gift
- You can save even more on taxes than you would with a cash donation
- We will help identify the best shares for you to donate, as well as your potential tax savings
- You donate securely and easily, with receipts available in your account for simplified tax filing

Here's an example:

Say a donor is worth \$200 and wants to donate half of their wealth to Charity A. The donor has \$100 in cash, and stock that is worth \$100, which was bought years ago for \$50. The donor has three options...

Option 1:

Sell the stock, donate the proceeds

- Selling the stock for \$100, the donor will realize \$50 of capital gains. Assuming a 30% rate, that's \$15 in taxes, leaving \$85.
- Charity A gets only \$85, and the donor gets a tax write-off for \$85, saving 30% of that (\$25.50) on the donor's tax bill.

Option 2:

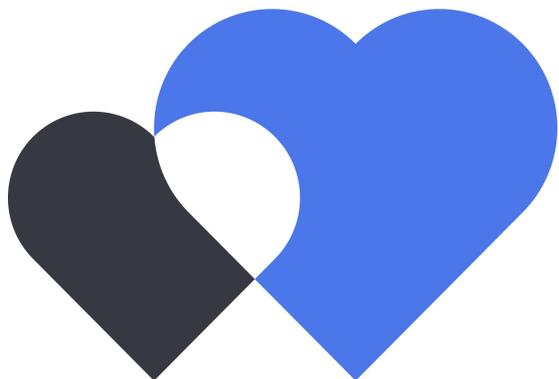
Donate the cash

- The donor gives \$100 in cash. Charity A gets \$100, and the donor gets a write-off for \$100, saving \$30 on the donor's tax bill.
- This is better than option 1 because the charity gets the full \$100, and the donor gets a bigger write-off.
- Simple, but not optimal. *Some day*, when the donor sells that stock, the \$50 gain (referenced in option 1) will be realized, and the \$15 tax will be owed.

Option 3:

Donate the stock

- The donor gives the stock itself. Charity A gets \$100 (it can sell the stock right away and won't owe taxes on the gain, since it's a non-profit). The law permits the donor to write off the full \$100 value, saving the donor \$30 in taxes, just as if the donor had given the cash.
- But the donor also has *permanently avoided* tax on that \$50 of gain, and will never owe that \$15.
- **With one donation, the donor received two tax benefits: the immediate write-off, and the future tax avoidance.**



**You can donate through
your account to the
following charities...**

**Don't see your charity on the list? You can request
new charities through the investment platform.**

Against Malaria Foundation

Against Malaria Foundation helps protect people from malaria. They fund anti-malaria nets, specifically long-lasting insecticidal nets (LLINs), and work with distribution partners to ensure they are used. Against Malaria Foundation tracks and reports on net use and malaria case data.

Malaria is one of the biggest disease killers in the world. It kills at least 1.5 million people every year. 70% of the deaths are children under 5. That's equivalent to one child dying of malaria in Africa every 30 seconds, or 7 jumbo jets full of children disappearing from malaria every day. Against Malaria Foundation can make an enormous difference with the money they raise. For every £1million (US\$1.75m) they raise, they will stop 15,000 people from dying. They can do this very simply: through the purchase and distribution of bednets (mosquito nets).

Visit <https://www.againstmalaria.com/> to learn more.

Big Brothers Big Sisters of New York City

BBBS of NYC is considered the founding agency of the nation's youth mentoring movement. Since 1904, our mission has been to give all children in New York City who face adversity an opportunity to experience a strong, enduring professionally supported one-to-one mentoring relationship with adults that will help change their lives for the better. We partner with families, volunteers, organizations, and the community to inspire positive change in all.

Currently there are 508,503 children living at or below the poverty level in New York City. 43% of children in New York City are from single-parent families. Every year, BBBS of NYC connects more than 5,000 of these kids with a "Big" who can help them believe that their present situation doesn't have to be their future.

Visit <http://www.bbbs.org/> to learn more.

DonorsChoose.org

DonorsChoose.org's mission is to make it easy for anyone to help a classroom in need, moving us closer to a nation where students in every community have the tools and experiences they need for a great education.

In 2000, Charles Best, a teacher at a Bronx public high school, wanted his students to read *Little House on the Prairie*. As he was making photocopies of the one book he could procure, Charles thought about all the money he and his colleagues were spending on books, art supplies, and other materials. And he figured there were people out there who'd want to help — if they could see where their money was going. Charles sketched out a website where teachers could post classroom project requests, and donors could choose the ones they wanted to support. His colleagues posted the first 11 requests. Then it spread. Today, they're open to every public school in America.

Today, teachers at 77% of public schools in America have posted a project on their site. DonorsChoose.org has mobilized 2,884,639 citizen donors and dozens of generous corporate and foundation partners. Together, they've given \$596,055,488 in classroom project funding and are making classrooms more engaging for 25,096,733 students across the country.

Visit <https://www.donorschoose.org/> to learn more.

Feeding America

Feeding America's mission is to feed America's hungry through a nationwide network of member food banks and engage our country in the fight to end hunger.

When families struggle to get enough to eat, they are often struggling to meet other basic needs as well – including housing, employment, healthcare and more. Feeding America helps provide meals to people in need through a network of food banks and helps address root causes of hunger. Last year alone, Feeding America helped provide 4 billion meals to people facing hunger.

In America, we have enough food to feed every man, woman and child, yet 72 billion pounds of safe, edible food goes to waste each year. In fact, an estimated 25 – 40 percent of food grown, processed and transported in the U.S. will never be consumed. And more food reaches landfills and incinerators than any other single material in municipal solid waste.

Feeding America works with manufacturers, distributors, retailers, food service companies and farmers to gather food before it goes to waste. The long-term effects of hunger and poor nutrition can be devastating. That's why it's not enough to provide families with food. They need a healthy variety of foods, such as fresh fruits and vegetables, whole grains, low-fat dairy and lean protein.

Each year, Feeding America does more to secure these foods for our nationwide network of food banks. In the past, food banks and food pantries often focused on storing non-perishable items like canned and packaged goods. As they work to make sure hungry Americans get a wider variety of healthy foods they need, they also work to keep these foods – including highly perishable items like fresh produce and lean protein – safe. Feeding America is leading the fight to end hunger in our nation. Not only do they feed people facing hunger, but they also raise awareness about the issue, advocate on behalf of Americans struggling with hunger and conduct in-depth research to better understand the problem.

Visit <http://www.feedingamerica.org/> to learn more.

GiveWell

GiveWell is a nonprofit dedicated to finding outstanding giving opportunities and publishing the full details of their analysis to help donors decide where to give.

Unlike charity evaluators that focus solely on financials, assessing administrative or fundraising costs, GiveWell conducts in-depth research aiming to determine how much good a given program accomplishes (in terms of lives saved, lives improved, etc.) per dollar spent.

Rather than try to rate as many charities as possible, GiveWell focuses on the few charities that stand out most in order to find and confidently recommend the best giving opportunities possible.

Visit <https://www.givewell.org/> to learn more.

Hour Children

Hour Children's mission is to help incarcerated and formerly incarcerated women and their children successfully rejoin the community, reunify with their families, and build healthy, independent, and secure lives. To accomplish this, Hour Children provides compassionate and comprehensive services and encourages all to live and interact with dignity and respect.

Hour Children has 6 core values:

1. **Capacity for Change:** They believe in the capacity of all persons to change for the better.
2. **Dignity and Respect:** They believe in the inherent worth of all human beings; that all persons deserve to be treated with dignity and respect. Through their programs, communications, and everyday interactions, they strive to affirm the dignity, potential, and contribution of our participants, board, donors, staff, volunteers, partners, and the larger community.
3. **Diversity:** They embrace, encourage, and support diversity. Their staff and our participants have diverse cultural and religious backgrounds, beliefs, perspectives, and lifestyles. They believe diversity is a source of strength and pride and an essential part of who they are and how they operate.
4. **Personalized Service:** They believe "one Size" does not fit all. They strive to personalize their services to meet the unique strengths and needs of each of our participants. They believe their participants deserve personalized services and that customized services will lead to better and more sustainable, positive outcomes.
5. **Accountability and Responsibility:** They believe that fostering an environment in which participants and staff are held accountable for their actions will lead to more effective programs and better outcomes. Hour Children is accountable to their participants and donors to do their best to fulfill our mission. They hold their participants accountable to do their best to achieve their goals and make positive changes in their lives.
6. **Hour Commitment Starts Inside:** Their presence and services inside the prisons and jails provide hope, encouragement, and support. They believe this can lead to a more successful transition into the community and better outcomes for our participants.

Visit <http://hourchildren.org/> to learn more.

Save the Children

Save the Children believes every child deserves a future. In the United States and around the world, they give children a healthy start in life, the opportunity to learn and protection from harm. Save the Children does whatever it takes for children – every day and in times of crisis – transforming their lives and the future we share.

Save the Children is committed to conducting our programs and operations in a manner that keeps children safe and protects them from harm. Save the Children insists on 100% accountability for safeguarding the children they are privileged enough to serve. All Save the Children representatives—including employees, board members, partners and volunteers—are expected to conduct themselves according to this commitment. Save the Children have clear procedures to prevent, report and respond to any risks to children.

No matter the challenge, they always put children first in everything they do. Ensuring their safety and well-being is a promise Save the Children makes to them and our supporters alike.

Visit <http://www.savethechildren.org/> to learn more.

UNICEF

UNICEF (The United Nations Children's Fund) works in 190 countries and territories to protect the rights of every child. UNICEF has spent 70 years working to improve the lives of children and their families. Defending children's rights throughout their lives requires a global presence, aiming to produce results and understand their effects.

In all of its work, UNICEF takes a life-cycle based approach, recognizing the particular importance of early childhood development and adolescence. UNICEF programmes focus on the most disadvantaged children, including those living in fragile contexts, those with disabilities, those who are affected by rapid urbanization and those affected by environmental degradation.

UNICEF was created with a distinct purpose in mind: to work with others to overcome the obstacles that poverty, violence, disease and discrimination place in a child's path. They advocate for measures to give children the best start in life, because proper care at the youngest age forms the strongest foundation for a person's future.

UNICEF promote girls' education – ensuring that they complete primary education as a minimum – because it benefits all children, both girls and boys. Girls who are educated grow up to become better thinkers, better citizens, and better parents to their own children. They act so that all children are immunized against common childhood diseases, and are well nourished: no child should suffer or die from a preventable illness. They work to prevent the spread of HIV/AIDS among young people because it is right to keep them from harm and enable them to protect others. They help children and families affected by HIV/AIDS to live their lives with dignity.

UNICEF involves everyone in creating protective environments for children. They are present to relieve suffering during emergencies, and wherever children are threatened, because no child should be exposed to violence, abuse or exploitation.

UNICEF upholds the Convention on the Rights of the Child. They work to assure equality for those who are discriminated against, girls and women in particular. They work for the Millennium Development Goals and for the progress promised in the United Nations Charter. They strive for peace and security. We work to hold everyone accountable to the promises made for children.

UNICEF is part of the Global Movement for Children – a broad coalition dedicated to improving the life of every child. Through this movement, and events such as the United Nations Special Session on Children, they encourage young people to speak out and participate in the decisions that affect their lives.

Visit <https://www.unicef.org/> to learn more.

World Wildlife Fund (WWF)

For more than half a century, WWF has been working to protect the world's species and natural places, pushing for a more sustainable world. By working with local communities, governments, businesses, and other NGOs -they are defining new ways of working that will make a difference at a scale that matters to help redefine humanity's relationship with the planet.

WWF has a presence in over 100 countries across the world, and their efforts have evolved from localised efforts in favour of a single species and individual habitats to an ambitious strategy to preserve biodiversity and achieve sustainable development across the planet.

Visit <http://wwf.panda.org/> to learn more.

Wounded Warriors Family Support

When America goes to war, our families go to war. Our Soldiers, Sailors, Airmen and Marines face the kind of stress that most Americans will never know. That stress takes its toll on more than just the military members themselves, but also their families. The strain on the family is only increased when a family member is wounded or killed while serving.

Wounded Warriors Family Support is an independent nonprofit organization whose mission is to provide support to the families of those who have been wounded, injured or killed during combat operations. Rated a four-star nonprofit by Charity Navigator, *Wounded Warriors Family Support* aids veterans and their families in healing the wounds that medicine cannot.

The families of our casualties suffer in many ways — emotionally, psychologically and financially. Our organization supports wounded veterans and their families, even after physical needs are met, to help them heal, recover and reconnect. *Wounded Warriors Family Support* works to provide services and resources to combat-wounded veterans and their families that supplement those provided by the Department of Veterans Affairs and other agencies. They also work with military and nonprofit partners to identify and fill gaps in services for wounded veterans and their families.

Visit <https://www.wwfs.org/> to learn more.

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