

# GIFTS OF APPRECIATED SECURITIES

SELF-REALIZATION FELLOWSHIP  
PLANNED GIVING PROGRAM



*Self-Realization Fellowship*

FOUNDED 1920

*Parivrahasa Yogasuda*

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# GIFTS OF APPRECIATED SECURITIES

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An outright gift of appreciated stocks and bonds is one of the most attractive methods of realizing your charitable intentions toward Self-Realization Fellowship (SRF). Next to cash, appreciated stocks and bonds are the most popular assets donated to SRF. Making a gift of securities is both simple and offers several tax advantages.

## TAX ADVANTAGES

By giving appreciated securities to SRF, you are entitled to a federal income tax charitable deduction equal to the fair market value of the securities, provided you have owned the securities for more than one year on the date of your gift. You can deduct up to 30% of your adjusted gross income, and you can carry forward any unused deduction for five succeeding years. Additionally, you pay no tax on any capital gain on the securities.

## HOW IT WORKS

Susan holds appreciated stocks with fair market value of \$10,000, which she bought for \$5,000 three years ago. If Susan contributes her stocks to SRF, she will be able to claim a charitable income tax deduction for the full \$10,000 (up to 30% of her adjusted gross income in the year of her gift). In addition, she will not be liable for tax on the \$5,000 capital gain on the transfer of the stocks. By gifting stocks instead of cash, Susan has delivered \$10,000 to SRF and realized a tax deduction for the same amount, at a cost to her of only her initial investment of \$5,000.

## HOW TO MAKE A GIFT OF SECURITIES

**1. Complete Gift Notification Form or Mail Certificate and Stock Power to SRF.** If your bank or broker holds the securities you wish to donate, the first step in transferring your securities to SRF is to complete the Gift Notification Form attached and send to the Office of Planned Giving by U.S. mail to 3880 San Rafael Avenue, Los Angeles, CA 90065, or by facsimile (323-276-5612) the completed Form to let us know of your intention to make the donation.

Please attach a copy of your instructions to the broker/banker with the Gift Notification Form if it is available.

The information you provide will enable our Office of Planned Giving to inform our custodian bank, The Northern Trust Company (TNT), of the incoming donation. Upon deposit of the stock in our account at TNT, we will provide you with notice of receipt.

If you have physical possession of the certificates for the securities, you do not need to complete the Gift Notification Form. Please proceed to 2B (on page 2) and follow the instructions for transferring the securities that you hold to SRF.

**2. Delivery of Securities to SRF.** You can deliver the securities you wish to donate to SRF in one of two ways, depending on whether you hold the securities, or your bank or broker holds your securities.

***A. If your bank or broker holds your securities:***

To deliver your securities to SRF's account at TNT, please contact your bank or broker by telephone or letter to provide information regarding the number of shares of each security you wish to give, with instructions to contact TNT:

🐾 **For securities held in book entry form in Depository Trust Company (DTC)**

Depository Trust Company

The Northern Trust Company

Participant No. 2669

For Credit Account: 26-50881/Self-Realization Fellowship Church

🐾 **For securities held in book entry form in the Federal Reserve Bank**

Northern Chicago/Trust (ABA # 071000152)

For Credit Account: 26-50881/Self-Realization Fellowship Church

***B. If you hold the securities:***

🐾 First, mail or deliver your stock certificate(s), **without any endorsement or assignment**, to Self-Realization Fellowship Church at:

3880 San Rafael Avenue

Los Angeles, California 90065

Attn: Office of Planned Giving

🐾 In a separate envelope, mail or deliver on the same day and to the same address a stock or bond power for each security, left blank except for your signature. **Be sure to sign the power exactly as your name appears on the certificate or bond.** Your signature does not need to be guaranteed. You may obtain blank powers from the Planned Giving Office, your bank, or your broker.

Please do NOT fill in SRF's name as transferee on either the stock certificate or stock power, and please do NOT send the stock certificates to a transfer agent for re-registration in SRF's name as this could substantially delay the delivery process.

## VALUE AND DATE OF YOUR GIFT

**1. Valuation.** Any publicly traded securities you donate to SRF are valued as of the date the securities pass from your control. The valuation will be based on the mean of the high and low prices of each security on the date of transfer. Gifts of restricted stock to SRF will usually require a special appraisal to establish the value.

**2. Date of Gift.** The date of your gift will be determined on the basis of the mode of delivery:

**A.** If you deliver a certificate of stock in person to SRF, the date of the gift is the date of delivery.

**B.** If you mail a stock certificate and mail by separate envelope an executed stock power to SRF, the date of your gift is the later of the two postmarks on the envelopes you send by mail, assuming both envelopes reach SRF in the normal course of the mail.

- C. If you transfer securities to SRF's account at TNT, the date of the gift is the date on which the securities are placed in SRF's account.

## DEPRECIATED SECURITIES

In general, it is not advisable to donate securities that are worth less than their original cost. If a sale of the securities would result in a deductible loss, it will usually be more advantageous to sell the securities, deduct the loss, and make a gift to SRF out of the proceeds.

## GIFTS OF CLOSELY HELD STOCK

If you donate shares of closely held stock to SRF, you are entitled to take an income tax deduction for the fair market value of the stock on the date of the transfer, provided you have held the stock for more than one year. So long as there is no binding obligation on SRF to accept any subsequent offers to purchase nor any specified price at which SRF would sell, SRF may entertain offers from family members, key employees, or the corporation issuing the stock to purchase the stock from SRF immediately or on an installment basis.

You will need to obtain a qualified appraisal for the stock to substantiate your charitable deduction.

## OTHER IMPORTANT INFORMATION REGARDING DONATION OF SECURITIES

1. Please do NOT instruct your bank or broker to sell on SRF's behalf, and do NOT send your securities to a transfer agent for transfer into SRF's name. If you sell the securities before transferring the proceeds to SRF, you will be subject to capital gains tax on the appreciation.
2. It is not necessary to transfer securities into SRF's name. Doing so can cause excessive delay, and the securities could decrease in value during the interval.
3. If you donate restricted securities, SRF will need to know the type of restriction and any additional information pertaining to the restriction. We request that you discuss restrictions with the Office of Planned Giving before trying to transfer the securities to ensure that SRF can honor your wishes.
4. If you contribute securities in excess of \$500, you should complete IRS Form 8283 to be filed with your federal tax return for the year of your donation. You can obtain this form from our Office of Planned Giving. Again, if the securities are not publicly traded, you may be required to substantiate your charitable deduction with a qualified appraisal.

## FOR MORE INFORMATION, PLEASE CONTACT:

Self-Realization Fellowship  
Office of Planned Giving  
3880 San Rafael Avenue  
Los Angeles, CA 90065  
TEL: 323-276-5656  
Fax: 323-276-5612  
EMAIL: [plannedgiving@yogananda-srf.org](mailto:plannedgiving@yogananda-srf.org)

**GIFT NOTIFICATION FORM  
FOR  
APPRECIATED SECURITIES**

Please complete this form if you wish to make a gift of appreciated stocks or bonds held by your bank or broker. You do not have to complete this form if you have physical possession of the securities.

To transfer appreciated securities held by your bank or broker to Self-Realization Fellowship, please provide the information requested below.

**Your Name:** \_\_\_\_\_

**Your Contact Information:** \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ Facsimile \_\_\_\_\_

\_\_\_\_\_ Email Address

**Name of Stock or Bond to be Donated:** \_\_\_\_\_

**Estimated Number of Shares & Value:** \_\_\_\_\_

**Estimated Date of Transfer:** \_\_\_\_\_

**Date of Notification:** \_\_\_\_\_

**Requested Use (if any) for Donation:** \_\_\_\_\_

**Please Sign to Authorize the Restricted Use:** \_\_\_\_\_

Please send the completed form by mail, email, or facsimile to:

Self-Realization Fellowship  
Attn: Office of Planned Giving  
3880 San Rafael Avenue  
Los Angeles, California 90065  
Email: [plannedgiving@yogananda-srf.org](mailto:plannedgiving@yogananda-srf.org)  
Facsimile: (323) 276-5612  
Telephone: (323) 276-5656