

GIFTS OF APPRECIATED STOCKS AND MUTUAL FUNDS

On average, over 90 percent of what God has allowed believers to manage, is NOT cash. If you own appreciated securities for over one year, this may be the best way to give charitably while enjoying tax-avoiding benefits.

In most cases, you may benefit from:

- **Avoiding capital gains tax** when the shares are transferred vs sold
- Receiving a charitable **income tax deduction for the full fair-market value of your appreciated securities the day the gift is received**
- Immediately helping to further the life-giving work and mission of **KTLF Radio Network**

Gifts of appreciated securities are a smart and simple way to maximize the effectiveness of your charitable giving. If stocks* or mutual funds* you've held for more than a year have increased in value, you may want to consider using these assets – rather than cash – to fund your giving. By transferring ownership of your long-term held stock to **KTLF Radio Network**, you make a gift to support the ministry, avoid the capital gains tax you would pay if the stock were sold, and you may claim a charitable income tax deduction for the current fair market value of the securities.

*Does not apply to tax-exempt retirement plans (e.g., IRAs, 401(k)s, etc.)

How to Make a Gift:

Stock Transfers:

DTC Transfer – If your shares of stock are in a brokerage account, this is a convenient and simple way to transfer your securities. Contact **KTLF Radio Network** at **719-593-0600** to get specific delivery instructions.

By Direct Registration Shares (DRS): Contact the transfer agent for your specific security to obtain the form required to transfer shares to **KTLF Radio Network**. You complete and sign your part of the form and then mail it to KTLF Radio Network, 1271 Kelly Johnson Blvd, Suite 110, Colorado Springs, CO 80920, for us to complete delivery instructions and sign. We will send the form directly to your transfer agent.

Mutual Fund Transfers:

These transfers can be complicated. Please call **KTLF Radio Network** at **719-593-0600** to find out how to transfer mutual funds.

Disclaimer: Educational Communications of Colorado Springs, Inc. dba KTLF Radio Network, does not provide legal, tax, financial, or other professional advice. You should consult professional advisors concerning the legal, tax, or financial consequences of your charitable activities.