



## GIFTS OF APPRECIATED SECURITIES

You can use stocks, bonds and mutual funds that have appreciated in value to support quality education for U of I students. You may receive a charitable income tax deduction for the full market value of the stock (up to a maximum of 30% of your adjusted gross income with a 5 year carryforward) and avoid paying capital gains tax on any increase in the value of the stock.

**Example:** Stocks that you purchased years ago have appreciated dramatically. You want to further your commitment to education and learning. By donating the long-term appreciated stock directly to the University of Idaho, you avoid paying up to 20% capital gains tax and the full amount is gifted to U of I – maximizing your impact.

The table below illustrates a hypothetical situation where stock purchased for \$1,000 is now worth \$10,000. The \$9,000 capital gain taxed at a 20% capital gains rate would result in a \$1,800 tax bill. The amount left is \$8,200 after the sale. By donating the stock directly, the entire \$10,000 will benefit the University of Idaho and avoid a taxable event upon the sale.

You may also save money on sales commissions and fees.

	Sell the stock and donate after-tax proceeds	Donate the stock directly to University of Idaho
Fair market value of stock (\$1,000 basis)	\$10,000	\$10,000
Long-term capital gains tax paid (20% rate)	\$1,800	\$0
Your charitable donation / tax deduction	\$8,200	\$10,000

For Idaho residents, donations to the University of Idaho may also qualify for a 50% tax credit on state income tax returns (up to \$500 single/\$1,000 joint).

More information about the benefits of gifts of stock and other assets is available online at <https://myidaholegacy.org/ways-to-give/> or contact us:

**Sharon Morgan, J.D., AEP®, Senior Director**  
619 Nez Perce Drive  
Moscow, Idaho  
208-919-1660  
morgans@uidaho.edu

**Stephen Eschen, CFP®, AAMS®, Director**  
619 Nez Perce Drive  
Moscow, Idaho  
208-596-6212  
stepheneschen@uidaho.edu

**Bob Nelson, J.D., LL.M., Director**  
Spokane/Coeur d’Alene  
208-210-7400  
bobn@uidaho.edu

**Mailing and Web Addresses**  
875 Perimeter Drive MS 3201  
Moscow, ID 83844-3201  
www.myidaholegacy.org

## Instructions for Donors

Transferring stock is an easy and taxwise way to make a charitable gift to the University of Idaho. Please follow the instructions below so that the University of Idaho Foundation, Inc. can properly receipt your gift and direct it to the program or fund at the U of I that you wish to support.

**Step 1** Please email [invest@uidaho.edu](mailto:invest@uidaho.edu) with the following information that allows us to send a receipt and direct your gift to the program you desire:

- your name, address, email, and phone number
- the name and number of shares of the stock you are donating
- the program or fund at UI that you intend for your gift to support
- expected date of transfer

**Step 2** Contact your investment advisor, provide the above information, and transfer your security to:

UBS Financial Services DTC #0221 (please include the 0)  
For credit to: Account #WH00730  
In the name of: University of Idaho Foundation, Inc.  
Tax ID #23-7098404  
875 Perimeter Dr MS 3143  
Moscow, ID 83844-3143

The Foundation UBS account representative is Greg Hotchkiss (800-824-9212)

Only if your account is with D.A. Davidson, your broker may contact:

Brad Rice, CWS®  
Senior Vice President, Financial Advisor  
D.A. Davidson / Lewiston Wealth Management  
208-743-0818 or 800-237-2814

**Step 3** The Foundation will send you a receipt for the value of the gift, which will be the average of the high and low share price of the stock on the date it is credited to the Foundation's UBS Financial Services account or D.A. Davidson account.

**To give other securities or to give cash by wire transfer:** If your stock is in certificate form, or if you want to give mutual funds, bonds, foreign or restricted stock, or give cash by wire transfer, please call the director of finance or accounting manager at the Foundation at 208-885-4000 or email [invest@uidaho.edu](mailto:invest@uidaho.edu) for instructions.

**Thank you for your interest in supporting the University of Idaho!**