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Making Depreciated Stock or Mutual Funds Work for You!

INVEST IN AUUDUBON NEW YORK THROUGH
A CHARITABLE GIFT ANNUITY
By Jan Hesbon

UNCERTAIN TIMES foster our desire for financial security. You can have secure guaranteed income from a charitable gift annuity with Audubon. The payment from a gift annuity is not affected by the ups and downs of the market. And, you will also receive an income tax deduction, save capital gains taxes, and make an eventual gift to support what you care about — Audubon New York.

Example #1: Depreciated value, but still greater than the original cost.

Last summer, one Audubon member knew her stock had depreciated, but its value still remained highly appreciated since her original acquisition. This donor had inherited stock from one of her parents nearly fifty years ago, when its cost was low. Since then, the stock had split several times, so its appreciation was still very high.

She and her husband had been associated with an Audubon nature center in downstate New York for most of their lives. She decided to make a charitable gift annuity by transferring some of her highly appreciated, but depreciating, stock to Audubon. The payout rate from the annuity at her age exceeds ten percent, which is more than 4 times the dividend from her stock. She made a wonderful gift to Audubon for that nature center, and she is receiving more cash from the annuity payment than from her stock's dividend. She also received a charitable deduction based on the current fair market value of the stock.

Example #2: Depreciated value below the original cost.

Another long-time Audubon member had mutual funds, which had depreciated below what she had paid for them. All indications were that she would lose more value if she held them. Through her own common sense, and supported by the advice of her financial advisor, she decided to sell the depreciated securities and make a gift of the proceeds to Audubon to support the local Audubon center near where she lived.

This member also decided to make her gift by creating a gift annuity with Audubon that would pay her nearly ten percent. But she further decided to defer her payment for a year or two, which would increase her payout rate to almost eleven percent. By selling her depreciated (below her cost basis) funds, and giving the proceeds to Audubon, she received a charitable deduction. She could also claim a deduction for the lost value in her fund.

If you want to learn more about how your stocks or mutual funds, even if depreciating in value, can provide you with a guarantee of cash for the rest of your life, contact Jan Hesbon, Planned Giving Officer, Audubon New York, 200 Trillium Lane, Albany, NY 12203; phone (845) 369-1496. Jan will be glad to talk with you about a charitable gift annuity.