

All For
HEALTH AND HEALING



Gifts of Securities

Become a partner in transforming healthcare and healing today with a gift of securities, including appreciated stocks, bonds or mutual funds to Henry Ford Health System. Donors just like you have made a lasting difference in the Henry Ford programs and services that are most meaningful to them. Your thoughtful generosity can embolden superior, seamless **patient-centered care**, inspire **research and innovation**, galvanize leading-edge **education and training**, and help power key **community health and wellness programs**.

YOUR BENEFITS:

Gifts of long-term (held more than one year) publicly-traded securities can make a big impact in advancing world-class patient care, while also maximizing your tax benefits.

- **Receive** an immediate income tax deduction for the fair market value of the securities on the date of transfer (even if you originally paid much less for them).
- **Avoid** *capital gains tax* on the transfer when the stock is sold.
- **You gain more** from giving a gift of stock than from giving cash. The “cost” of your gift can be less than the deduction you gain by making it.



Comparing Gifts: Stock vs. Cash

The example to the right shows the savings that can result from a gift of appreciated stock (held for one year or more) compared to selling the stock and then making the gift. Assume you purchased stock for \$5,000 and would sell it for \$50,000, resulting in \$45,000 in untaxed capital gains. If your marginal income tax rate is 24% (15% on capital gains), the difference in your net cost between giving cash or stock can be significant.

	Option 1: Sell XYZ stock and then donate the after-tax proceeds to Henry Ford	Option 2: Contribute XYZ stock directly to Henry Ford	
Long-term capital gains taxes paid (15%)	\$6,750	\$0	
Charitable Contribution and Tax Deduction	\$43,250	\$50,000	Additional amount available for your charitable goals \$6,750
Tax Savings	\$3,630	\$12,000	Additional amount saved on taxes \$8,370

YOUR STEPS TO MAKING GIFTS OF SECURITIES:

Step 1: Make a lasting impact

Think about the area(s) where you would like to make a meaningful difference. Perhaps it's cancer care, or supporting research initiatives. Direct your gift to a cause you're passionate about.

Step 2: Transfer appreciated stock, bonds, or mutual fund shares

Tell your banker, broker, or mutual fund manager the number of shares of each security you wish to give, and instruct them to contact **Joe Impellizzeri**, Senior Gift Planning Advisor at 586.322.1606 or jimpelli@hfhs.org for transfer instructions. For securities that you hold, please telephone us at the same number for instructions.

Step 3: Let us know

We want to say thank you and ensure that your gift is used in accordance with your wishes.

WE'RE HERE TO HELP

If you need help or have questions, please don't hesitate to be in touch:



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