



Trusts, Estates,
and Gift Planning

VESTED INTEREST

Gift Planning newsletter from Cornell University



Fall 2023

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Appreciated Securities and Philanthropy

At Cornell, we take immense pride in our rich history, cutting-edge research, and the impact we've had on countless lives. Today, we're excited to share a powerful way to advance philanthropy at Cornell: gifting appreciated securities.

SECURING THE FUTURE WITH PHILANTHROPY

Appreciated securities—such as stocks, bonds, or mutual fund shares—are financial assets that have grown in value since their original purchase. While many of us may think of philanthropy as writing a check or donating cash, gifting appreciated securities represents a powerful and often overlooked avenue for making a difference while maximizing your giving potential. Donating these assets can provide you with several advantages.

UNLOCKING TAX BENEFITS

When you donate appreciated securities to Cornell or other qualified charitable organizations, you gain a unique tax advantage. First, you avoid paying capital gains tax on the appreciated value of those securities. This means that if you hold stocks that have grown substantially over the years, you can donate them without incurring the heavy tax burden that would come by selling them. Additionally, you can claim a charitable deduction on your income tax return for the full fair market value of the donated securities. This deduction can potentially reduce your taxable income, ultimately lowering your overall tax liability. By using appreciated securities, you can be strategic in how you give and how much you can afford to give.



MAXIMIZING THE IMPACT OF GIVING

One of the most compelling aspects of donating appreciated securities is that it allows you to magnify your philanthropic impact. When you give securities with higher fair market values than their original purchase prices, you're essentially stretching your contributions. This enables you to support your chosen charitable causes in a more significant way. By making larger contributions, you can help the areas you care most about at Cornell achieve their goals more effectively—whether it's funding research, providing educational opportunities, or addressing critical societal issues.

PHILANTHROPY WITH A FINANCIAL STRATEGY

Appreciated securities empower you to blend your philanthropic goals and financial strategies. You can effectively manage and rebalance your investment portfolios without triggering capital gains taxes while contributing to causes that matter to you. This is particularly important for those who want to diversify investments or optimize financial holdings. In essence, you're making a positive difference while preserving your financial well-being.

SUPPORTING OUR NOBLE ALMA MATER

Your generosity benefits not only you but also the organizations you support. When you donate appreciated securities to Cornell, we sell the assets tax-free and use the entire value of the gift to advance our mission. This means your contributions are put to work more effectively.



As you contemplate your philanthropic goals and the impact you wish to have on the world, remember the potential of appreciated securities as a powerful tool in your giving arsenal. By leveraging these assets strategically, you can make a lasting and positive difference in our Cornell community and beyond, all while navigating the intricate world of taxes and investments.

GETTING STARTED

Together, we can continue to uphold Cornell's tradition of excellence. Our dedicated team is ready to assist you in exploring this avenue of philanthropy and how your appreciated securities can be a catalyst for change at Cornell. Learn more by visiting our website, exploring our tools, and contacting us today.



MAKE A GIFT OF SECURITIES TODAY
giftplanning.giving.cornell.edu

☎ 800.481.1865

✉ gift_planning@cornell.edu



NEXT STEPS

If you're interested in exploring this opportunity further, we recommend taking these steps:

Consult a financial advisor: Speak with your financial advisor or tax professional to understand how donating appreciated securities aligns with your financial goals.

Contact us: If you're considering a gift of appreciated securities to Cornell University, please reach out to our Office of Trusts, Estates, and Gift Planning. We can provide you with the information you need to make your donation seamless. Alternatively, visit the "Make a gift of securities" link on our homepage and follow the instructions there.

Choose your impact: Decide which areas of Cornell you wish to support. Your gift can have a profound effect on the future of education and research.

At Cornell, we believe in the power of knowledge, innovation, and community. Donating appreciated securities is a smart way to make a lasting contribution while potentially minimizing your tax liability. We encourage you to explore this opportunity and join us in creating a brighter future for our alma mater and the world.

Thank you for your continued support and dedication **to do the greatest good.**

Contact us today
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800.481.1865



gift_planning@cornell.edu

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Strategic financial planning for your Cornell philanthropy

Cornell University
Trusts, Estates, and Gift Planning
130 East Seneca Street, Suite 400
Ithaca, NY 14850-4353

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Contact us today
Trusts, Estates, and Gift Planning
 800.481.1865  gift_planning@cornell.edu