

## Stretching Your Gift

Giving appreciated stock or bonds to Community Health & Hospice can be more advantageous than giving cash. **If you give appreciated securities held longer than one year, you can deduct their full fair market value, regardless of what you originally paid for them.** Your total deduction is limited to 30% of your adjusted gross income in any year, but you can take any unused deduction over five succeeding tax years. And, you pay no capital gains tax on the donated securities! *With these tax savings, the actual cost of your gift is less than if you made a cash gift.*

### How to give securities

1. Securities held by your bank or broker:  
Please tell your banker or broker the number of shares of each security you wish to give and ask the bank or broker to telephone the Development Office at Community Health & Hospice (603-524-8444, ext. 345) for transfer instructions. Please do NOT instruct your broker to sell your stock on CH&H's behalf, and please do NOT send the securities to a transfer agent for transfer into CH&H's name. The date of your gift for valuation purposes is the date on which the securities actually pass from your control, regardless of when you instructed your broker to transfer them. The amount of your gift for gift crediting purposes will be based on the mean market value of the high and the low share price of each security on the date of transfer.
2. Securities held by you in certificate form:  
Send or deliver your certificate(s)--do NOT endorse or sign--by **first class mail** along with a letter of transmittal giving your name, address and the purpose of the gift to:  
Community Health & Hospice  
Attn.: Development Office  
780 North Main Street  
Laconia, NH 03246

Please do not FedEx or overnight to this address!

In a SEPARATE envelope, mail or deliver to the same address a stock or bond power for EACH security, left blank except for your signature. You may obtain blank powers from your bank or your broker. Be sure to sign the power EXACTLY as your name appears on the certificate or bond. Your signature need not be guaranteed. By IRS rules, the date of your gift is the later of the two postmarks on the envelopes you send by mail.

*Please do NOT fill in Community Health & Hospice's name as transferee on either the stock certificate or the stock power, and please do NOT send the stock certificate to a transfer agent for re-registration in CH&H's name.*

*This information should not be used as a basis for legal and/or tax advice.*

*When considering estate planning, individuals should seek guidance and advice from their own legal and tax counsel.*