



## Authorization of Stock Transfer

Date: \_\_\_\_\_

Please accept this letter as your authorization to transfer:

_____	_____	_____
Name & Type of Securities	Security Symbol	Number of Shares

**FROM:**

\_\_\_\_\_  
Donor Name (Individual, Corporation, Foundation)

\_\_\_\_\_  
Donor Street Address

\_\_\_\_\_  
Donor City / State / Zip

\_\_\_\_\_  
Donor Phone Number and Email Address

\_\_\_\_\_  
Brokerage Firm Name

\_\_\_\_\_  
Brokerage Account Number

\_\_\_\_\_  
Brokerage Contact Name and Phone Number

**TO:**

**Team Red, White & Blue, Inc.**

Account Number 934-041336

DTC # 0188- TDAmeritrade

Tax ID #27-2196347

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**\*\*All account owners must sign this form to complete the gift.**

If there are any questions in reference to delivery instructions, please contact Neil Quinlan, CFP® at 502-753-0609 or [neilquinlan@argi.net](mailto:neilquinlan@argi.net).



Please consult with your tax advisor before making a charitable donation to any charity.

Complete all sections of this form and send it to:

**e-mail:** [neilquinlan@argi.net](mailto:neilquinlan@argi.net)

or **Fax:** 502-426-0247

or **Mail:** ARGI Financial Group, 1914 Stanley Gault Pkwy, Louisville KY 40223

For stock or funds held in brokerage accounts, your broker can assist you in making a gift of stock via a direct transfer to Team RWB.

**Why gift Stock/Fund shares?** If you have appreciated stocks in your portfolio (and you hold them in a non-qualified account that doesn't get special tax treatment), then you might want to consider donating those shares to charity rather than selling them someday.

Donating appreciated securities to a tax-exempt charity could result in a pair of tax breaks. If you have held the stock for more than a year, you could potentially deduct the fair market value of the stock in the year that you make the donation. Since Team RWB is a tax exempt charity, it won't face capital gains tax on the stock if it sells it in the future. Again, this is all provided you donate the shares to the charity out of a non-retirement account (and not out of a qualified retirement plan such as an IRA). Your tax advisor will be able to give you more detail on your specific situation.

**When is donating stock a better choice than gifting cash or just selling the shares?** Two reasons may motivate you to donate highly appreciated stock to a tax-exempt charity. One, if you own too much company stock or your portfolio isn't very diverse, it can give you a chance to reduce overweighting in one stock or sector. Two, it might be a smart tax move if you own a number of low-basis stocks.

If you donate highly appreciated securities that you have owned for at least one year, the tax benefit can be significant. You can deduct the full fair market value of the securities (up to 30% of your AGI) and the unrealized gains won't be taxed either. So the more the stock appreciates, the greater the potential capital gains tax break down the road.

If you sell shares of appreciated stock from a taxable account and subsequently donate the proceeds from the sale to charity, then you face capital gains tax on the gain you realize, which effectively trims the tax benefit of a cash donation.

If you donate shares of *depreciated* stock from a taxable account to a charity, you can only deduct their current value, not the value they had when you originally bought them – so there is far less merit in doing that.

**What are matching funds?** Many corporations have matching gift programs. These programs are set up by companies to match donations made by employees/spouses/retirees to eligible nonprofit organizations.