

Your Gifts of Stocks and Bonds to Koinonia

Gifts of stock and bonds — *A way to support Koinonia and save taxes*

Many people who own stocks, bonds, or shares in mutual funds have watched the value of their investments increase. But now they face a problem—how to turn their investments into cash without losing a large portion of their gains to taxes. One answer is to donate all or a portion of your investment to Koinonia.

Advantages of this type of gift

- Get an immediate tax deduction
- Avoid capital gains tax
- We convert your stock or mutual fund shares to cash
- We handle all the paperwork and record keeping

How to transfer stock or mutual fund shares

If your broker or bank holds your securities

1. Instruct your broker to transfer the securities electronically, DTC formatted, as follows:

**DTC Clearing 0141
Wachovia Securities
Koinonia Account #4065-7301**

2. Ask your broker to telephone Brenda White at Wachovia Securities 1 800 929-0175 to inform them that

- (1) a charitable stock transfer has taken place,
- (2) the name of the donor
- (3) the date of stock transfer and
- (4) the name and number of shares transferred.

3. The donor should write a brief note to: Business Manager, Koinonia Partners, 1324 GA Highway 49 South, Americus, GA 31719, call 1 877.738.1741 or email business@koinoniapartners.org:

- (1) identifying yourself (name, address, and phone number)
- (2) describing the number of shares
- (3) the name (s) of the stock(s),
- (4) your broker's name and phone number, and
- (5) if desired, the purpose to which you restrict your gift

If your broker cannot transfer the shares in the above manner or if time is absolutely essential:
Instruct your broker to establish a temporary account in the name of

Koinonia Partners
1324 HWY 49 South
Americus, GA 31719
(Fed. I.D. 58-6011213)

and transfer the shares of stock you plan to give to that account. Have your broker contact the Koinonia Business Office at 1 877.738.1741 or email business@koinoniapartners.org to notify us that an account has been established in our name.

By mail delivery

You should date and sign one Stock Power for each stock certificate and one Disclaimer Form for each stock issue. The forms are available from your local bank a local stock broker, or from our broker (Wachovia Securities, 110 South College Avenue, Newton, NC, 28658—1(800) 929-0175. A Disclaimer Form can also be a letter signed by you. Your signatures must be guaranteed by a commercial bank officer or stock broker.

You should place the stock certificate (not endorsed) in one envelope and the Stock Power and Disclaimer Form (with signature guarantees) in another envelope and mail them to Wachovia Securities, 110 South College Avenue, Newton, NC, 28658. The gift is completed on the date you placed the stock certificate and Stock Power and Disclaimer Form in the mail.

Transfer of mutual fund shares

You write a letter to the mutual fund company asking them to transfer shares to a new account as a charitable gift for Koinonia:

Koinonia Partners, Inc
1324 HWY 49 South
Americus, GA 31719
(Fed. I.D. 58-6011213)

The letter must have your guaranteed signature when it is mailed to the mutual fund company. Koinonia Partners, Inc. may need to set up an account with the mutual fund company prior to receiving the gift. The gift date is the date the mutual fund company transfers shares to the Koinonia account.

What Koinonia receives

Koinonia is dependent on the generosity of donors like you. We are delighted to receive gifts funded by stocks, bonds, or mutual fund shares because it often makes the process easier for donors.

What you receive

You receive a charitable contribution tax deduction for the fair market value of your gift of stocks or mutual fund shares you have owned more than one year. You can use your deduction up to 30 percent of your gross adjusted income in the year of your gift with a five-year carry-over for any excess amount. You also avoid tax on any capital gains you have realized. In addition, you receive an annual statement of your fund donations. If your gift establishes a charitable trust or gift annuity, you or your beneficiary receives payments during your lifetime. And you get the satisfaction of knowing that Koinonia will benefit from your generosity.