

# How to contribute stock to United Way:

## 1. IF YOU DO NOT HAVE PHYSICAL POSSESSION OF THE STOCK CERTIFICATE:

1. Direct your broker or agent to transfer shares from your account into the “United Way of Metropolitan Chicago” account at Morgan Stanley Smith Barney, account # 358-047481, DTC #0015.
2. Please notify our Customer Service Manager at 312.906.2343 when transfer has been completed.

### OR

1. Instruct your current broker or transfer agent to have a physical certificate issued in the name of “United Way of Metropolitan Chicago.”
2. Indicate the exact number of shares you wish to contribute and send the certificate to:  
Morgan Stanley Smith Barney  
Attn: **Nicki Rabins**  
70 West Madison Street Suite 300  
Chicago, IL 60602
3. Please notify our Customer Service Manager at 312.906.2343 when transfer has been completed.

## 2. IF YOU HAVE PHYSICAL POSSESSION OF THE STOCK CERTIFICATE:

1. Sign the back of the certificate where indicated, on the lower right side, exactly as it is registered to you.
2. On the line in front of the word “attorney,” write “Morgan Stanley Smith Barney” to render the certificate non-negotiable.
3. Deliver or send the stock certificate with a letter authorizing the shares to be deposited into the “United Way of Metropolitan Chicago” account as a charitable contribution to:  
Morgan Stanley Smith Barney  
Attn: **Cashier**  
70 West Madison Street, Suite 300  
Chicago, IL 60602
4. Please notify our Customer Service Manager at 312.906.2343 when transfer has been completed.

3. Please contact Nicki Rabins at [Ninette.Rabins@morganstanley.com](mailto:Ninette.Rabins@morganstanley.com) or 312.827.6604 with questions about stock certificates, powers, any additional paperwork and notification of incoming stock transfers.

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LIVEUNITEDchicago.org

# Benefits of contributing stock to United Way:

## 1. A CHARITABLE DEDUCTION\*

Federal law permits taxpayers who itemize to deduct the current value of charitable contributions from their adjusted gross income.

## 2. AVOID CAPITAL GAINS TAX\*

Stock contributors may owe no tax on the difference between what they paid for the donated stock and its current fair market value (FMV); i.e. there may not be tax on the capital gains.

### Here’s how it can work for you:

You decide to make a gift to United Way. Payroll deduction has always been easy, but this year you decide that a gift of appreciated securities might be more cost effective for you.

Assume that you purchased 50 shares of XYZ Corporation in 2002 for \$1,000 and the shares are worth \$5,000 today. Also assume you are in the 30% federal income tax bracket. The following are comparisons for making a \$5,000 gift to United Way\*:

	CASH	STOCK
SIZE OF GIFT	\$5,000	\$5,000
INCOME TAX SAVINGS	(\$1,500)	(\$1,500)
CAPITAL GAINS TAX SAVINGS	—	(\$ 600)
AFTER TAX COST OF GIFT	\$3,500	\$2,900

A gift of stock would result in a \$600 savings over the same size gift of cash.

*Illustration is based on tax laws in effect as of October 1, 2008.*

### Valuation for tax purposes and date of gift

The date of the stock gift is the day right of ownership of the stock is effectively transferred to United Way. The value for income tax purposes is the mean between the high and low quoted selling prices on that day. Your gift will be acknowledged by United Way with the valuation of your gift for tax purposes.

*\*Always consult your personal financial or tax advisor in advance to see how a gift of securities can benefit you. The stock must be long-term (owned at least one year and a day).*