



# ROLLING HILLS COMMUNITY CHURCH

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## **Rolling Hills Community Church - Giving Stock**

**Giving stock** is a powerful way to maximize the impact of your generosity. In many cases, donating appreciated stock allows you to give more than if you sold the stock and then donated the cash.

### **Benefits**

- You get to deduct the fair market value of the stock from your tax return — up to 30% of your adjusted gross income.
- You do not have to pay capital gains tax on the appreciation of the stocks.
- You may be able to reduce your taxable income, which potentially can put you into a lower tax bracket.
- You can rebalance your portfolio to maximize performance and optimize risk.

### **Rules and Limitations**

- To deduct the full fair market value, you must have held the stock for over a year.
- The donation must go to a qualified public charity that accepts non-cash assets, such as Rolling Hills Community Church.
- There are limits on the deduction amount, generally 30% of your Adjusted Gross Income (AGI), with excess contributions potentially carried forward.
- Donations over \$250 require a written acknowledgment. Rolling Hills will provide this acknowledgement to you automatically.
- For contributions of non-publicly traded stock over \$5,000, an appraisal may be needed.

### **How to Donate**

- Select appreciated stocks held for over one year.
- If you have a broker, provide your broker with the following information. If you do not have broker, input the following information:
  - Name of Receiving Firm: Raymond James
  - Account Name: Rolling Hills Community Church
  - Receiving Acct #: 450HR110
  - DTC#: 0725
- Keep records of the transfer and fair market value, along with Rolling Hills Community Church's acknowledgment.
- Email [johnrobert.linscomb@rollinghills.church](mailto:johnrobert.linscomb@rollinghills.church) or call 615.558.4512 to inform Rolling Hills of your incoming stock gift (or if you have any questions).