



Make Your Year-End Gift through Long-Term Appreciated Securities Such as Stock or Mutual Funds

During this holiday season, you may be planning your year-end gift to the organizations you care about most. This is a good time to consider gifting long-term appreciated securities such as stock or mutual funds to Northeastern University. A donation of appreciated securities that have been held for more than one year can have significant tax benefits.

Here are two common ways that donors can choose to gift long-term appreciated securities:

Outright Gift

When donating long-term appreciated securities, you will receive the same income tax savings that you would if you wrote a check—and you will have the added benefit of eliminating capital gains taxes on the transfer. For instructions on making an outright gift of securities, visit giving.northeastern.edu/ways-to-give/stocks-mutual-funds-ira-rollovers/electronic-stock-transmittal-form.

Charitable Gift Annuity

For those age 55 or over, funding a gift annuity with long-term appreciated securities will not only provide you with reliable payments for life but will also offer financial benefits. You will receive a federal income tax deduction in the year the gift is made, and you will eliminate part of the capital gains tax you would have paid by selling the securities. For more information on charitable gift annuities, visit plannedgiving.northeastern.edu/charitable-gift-annuities-guide?stl_source=stl&stl_medium=survey&srvy.