



SAVE TAXES BY DONATING APPRECIATED STOCK

Chester County Hospital is grateful for the generous support of people throughout our community. This guide offers donors and their advisors information to consider when deciding what assets to use for charitable giving.

If you are planning to rebalance your portfolio, or shift your investment strategy, it may be a good time to consider a donation of securities. With the help of your advisor, giving stock is quick and easy and the donation may help you reduce taxes.

Donating cash creates a tax benefit:

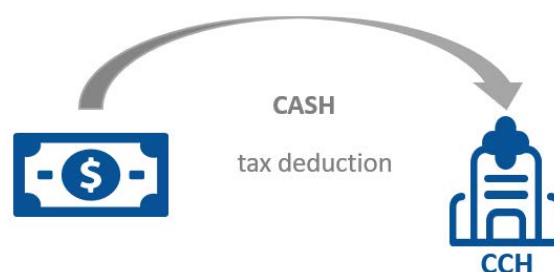
- Tax deduction for the amount of the donation. *

Donating appreciated securities creates two tax benefits:

- Tax deduction at fair market value for publicly traded securities owned one year or longer. *
- Capital gains are eliminated when the shares are donated.

To give securities without changing your portfolio:

- Repurchase the same number of shares in the same company.
- Your portfolio remains the same, however the capital gain is eliminated and the shares have a new higher cost basis.
- New shares can be repurchased at any time. There is no waiting period because the “wash sale rule” applies only to a loss property, not to a gain property.
- By repeating this process when securities increase in value, a philanthropic investor can continue to remove gains from their portfolio.



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How to give appreciated securities:

1. Provide Chester County Hospital Foundation with the name and number of shares you intend to transfer.
2. Contact your advisor to authorize the transfer of shares to our brokerage account.
3. Keep our acknowledgment letter with your tax records. The amount of your donation is determined by the mean value of the shares on the day of the transfer.

*A charitable deduction for a cash donation is generally limited to 60% of adjusted gross income (AGI) for donors who itemize. For gifts of securities, the limitation is reduced to 30% of AGI.

Non-itemizers, age 70½ or older, may wish to consider a qualified charitable distribution (QCD) from an IRA. More information about QCDs is available on our website.

For assistance in transferring mutual fund shares, please contact the Foundation office at 610-431-5110.

Chester County Hospital Foundation Brokerage Account Information:

Broker: Charles Schwab

Account #: 9085-4375

DTC Number: 0164, Code 40

The Chester County Hospital Foundation does not offer tax, financial or legal advice. Donors are encouraged to consult their own advisors regarding this information.