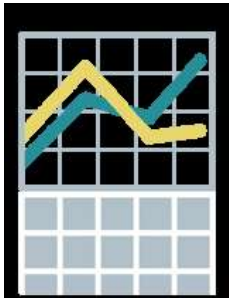




Donating Gifts of Stock

Using stock (the actual shares, not the proceeds of your sale of shares) can be the most tax-effective way of making a gift to A Gift For Teaching. In most cases, the capital gains tax can be avoided and you get a tax credit for the full current value of your contribution. Please consult with your accountant, financial planner, or tax advisor about how the tax law applies to your specific situation.



A Gift For Teaching utilizes the following broker for the transference of stock:

Truist Investment Services
7455 Chancellor Drive
Orlando, FL 32809

DTC # 0226
Account # F1F-119032
Broker: 1-888-516-5247
Select: Option 1

The following are options for donors transferring stock to A Gift For Teaching:

Donors with stock held at a brokerage firm

A donation of stock can be transferred via an authorization letter to the donor's broker. The letter should include number of shares, name of stock, and intent of contribution to AGFT.

Stock held by the individual donor

Stock certificates may be signed over and forwarded to AGFT. The donation of stock must include the signature of all parties identified on the stock certificate. They must complete a Guaranteed Letter of Authorization from the U.S. Clearing Corporation. AGFT will forward the certificate and a corporate resolution to SunTrust for the sale of stock upon receipt.

Stock from a retirement fund

Any donor who is 70 ½ years old or more has an opportunity to make a tax-free charitable gift from his or her IRA. This arrangement is called a "Qualified Charitable Distribution" (QCD) and, under the tax law, individuals can transfer up to \$100,000 each directly to a charitable organization like AGFT. This distribution is not recognized as income to you, so no taxes will be assessed. (It provides the same tax benefit as itemized deductions - even if you do not itemize!) Additionally, a QCD will count toward any Required Minimum Distributions.

Miscellaneous

Stock will be recorded as a donation on the date that it is transferred into AGFT's account or the stock certificates are received at the AGFT office. The donation amount will be recorded based on the average value of the stock (per the Wall Street Journal) on the day it is transferred to AGFT.

It is always a good idea to call to let AGFT know this gift is coming. (407) 318-3125. This will enable AGFT to trace the stock transfer back to the contributor and credit their account properly. A confirmation letter will be mailed to all donors indicating the tax-deductible value of the donation, and serves as a valid receipt in accordance with IRS regulations.

If you have any questions regarding your stock contribution or have specific needs to addressed above, please contact Jane Thompson.