



Stock or Securities

Your support - in every shape and form - can make a difference in building strong community

Gifts of appreciated securities can be the best way for many people to make a gift to the YMCA of the North Shore, particularly if the securities have grown in value. Typically, a sale of appreciated securities results in a tax on the amount that the securities have increased. This means that you are allowed to keep only a portion of the profit. You can donate these appreciated securities to the YMCA and avoid the capital gains tax while also earning a charitable deduction on the full value of the securities, even the portion that has increased in value. If a gift of appreciated securities makes sense for you, please make note of the information on this page.

To ensure a smooth and timely transfer of stock, compose a letter or email to your broker stating your intention to make a gift of stock to the YMCA of the North Shore. Please copy Jane Stark, Director of Development, starkj@northshoreymca.org and be sure to provide the following information as our broker will only be informed that securities have been received:

- Name of donor
- Name and Ticker of Security
- Number of Shares
- Purpose of Gift
- Approximate Date of Expected Transfer

Please provide this information to your broker to transmit the asset directly from your account to:

- YMCA of the North Shore, 245 Cabot Street, Beverly, MA 01915
- Tax ID: 04-2104913
- Vanguard DTC #: 0062
- Account Number: 17611599
- Comments: YMCA, Donor Name, Shares Donated



Individual Retirement Account (IRA)

Help build community with a tax-free gift from your IRA to the YMCA

To make an IRA gift the YMCA, you need to:

- Be age 70½ or older
- Give any amount up to \$100,000 from your IRA
- Transfer funds directly from a traditional or rollover IRA
- Transfer the gift outright to the YMCA—rollovers to a gift annuity or charitable remainder trust are not eligible for tax benefits

Why should I make a gift from my IRA?

- **Tax benefits:** A charitable gift transferred from your IRA directly to the YMCA will not be taxed and will qualify for the required minimum distribution (RMD), maximizing benefits to both you and the Y.
- **Ease:** You do not need an attorney to make this gift. Simply contact your fund administrator. The YMCA's tax ID number is **04-2104913**.
- **Flexibility:** An IRA gift can be directed to unrestricted support or a strategic initiative.

How do I make an IRA rollover gift?

- **Contact** your fund administrator or financial advisor, and then call the YMCA's Financial Development Office at (978) 921-1753. The Y's tax ID number is **04-2104913**.
- **Download** this [sample distribution letter](#) you can customize and share with your IRA administrator or financial advisor.

Gifts from an IRA cannot be accepted when goods or services from the charity are provided.