

QCD's

The Pension Protection Act of 2006 allows IRA owners 70 1/2 and older to make charitable donations from an IRA directly to a qualified charity tax free. These are known as **Qualifying Charitable Donations or QCDs**. **This is most suitable for:**

- Average Investor that:
 - Does not itemize deductions.
 - Is charitably-inclined.
- High Income Investor that has:
 - Not taken Requirement Minimum Distribution (RMD) for the year and does not need it.
 - A desire to give a large donation.
 - Most of retirement funds tied up in retirement plans.

Donations Must be Received by December 31st, so December 15th is an effective deadline to ensure your gift is counted in the current tax year.

To include Hillsborough Arts Council, have your IRA custodian make a distribution by either **mailing a check**, or if you would rather have the custodian send funds directly, contact Tom Struckmeyer at Edward Jones (see information below).

STOCK

Another effective strategy is a gift of Highly appreciated stock. Donating to charities and other non-profit organizations is a great way to contribute to our society, but donating stocks instead of cash can have even greater tax advantages. If you have a stock that has substantially increased in value over the years, then you may want to consider using that appreciated stock as a charitable contribution. By using appreciated stock as a charitable contribution, you may qualify for a charitable tax deduction for the full fair market value of the stock and avoid paying the capital gains tax on the sale of the stock. *Note, stock must be held for at least one year and limits on Charitable Contributions may apply.

The enclosed form (see below), when completed with account numbers, will provide any donor with the information they need to give their firm to effect a transfer in kind.

For questions about the Hillsborough Arts Council (HAC), please contact:

Mollie Thomas
Executive Director
Hillsborough Arts Council
919-643-2500
director@hillsboroughartscouncil.org

For assistance with making QCD or stock distributions to HAC, please contact:

Tom Struckmeyer, CFP®, AAMS®
Financial Advisor
Edward Jones
960 Corporate Drive Suite 310
Hillsborough, NC 27278
(919) 644-2296
Tom.Struckmeyer@edwardjones.com

Delivery Instructions – Regular Accounts and Custodian Retirement Plans

A. Cash (Complete the fields for both delivery options, as the outside firm may use either one.)

Wiring Instructions for Cash:

(Do not use this for ACH or Direct Deposit)

JP Morgan Chase
4 New York Plaza, New York, NY 10004-2413

Account for Edward Jones # 700626265

ABA # 021000021

FBO: _____

Jones Account: _____

For Wired Funds from Foreign Countries Only:

SWIFT code CHASUS33

Make Checks Payable and Send To:

Edward Jones

FBO: _____

Jones Account: _____

Street Address: _____

Apt/Suite Number: _____

City, State, Zip: _____

Financial Advisor Name: _____

Tax Identification Number: 43-0345811

B. Securities (Select one delivery option & complete the appropriate instructions.)

DTC securities Issue a certificate Wire securities None (not applicable)

DTC Eligible Securities:

DTC # 0057

FBO: _____

Jones Account: _____

Physical Certificates Paperwork:

Edward Jones

FBO: _____

Jones Account: _____

Wiring Instructions:

Treasuries and GNMA Securities

ABA # 021000018 BK OF NYC/EDJ

Special Instructions:

FBO: _____

Jones Account: _____

Regular Mail:

Edward Jones

Attn: Security Processing

PO Box 66906

St. Louis, MO 63166-6906

Overnight Delivery:

Edward Jones

Attn: Security Processing
201 Progress Parkway: 2nd
Floor

Maryland Heights, MO 63043

Retirement Accounts: Use Edward Jones, Custodian

Tax Identification Number: 43-0345811

C. Mutual Funds (Select one delivery option & complete the appropriate instructions.)

Re-registration None (not applicable)

ACAT Participating Firms: Process transfer via the Partial ACAT Delivery System using the following Edward Jones information:

FBO: _____

SSN or TID: _____

Account Type: _____

Jones Account: _____

All Other Firms: Contact Edward Jones branch office to request establishing a shell account (also known as a B50 or BIN) for each mutual fund.

Branch Contact: _____

Branch Phone Number: _____