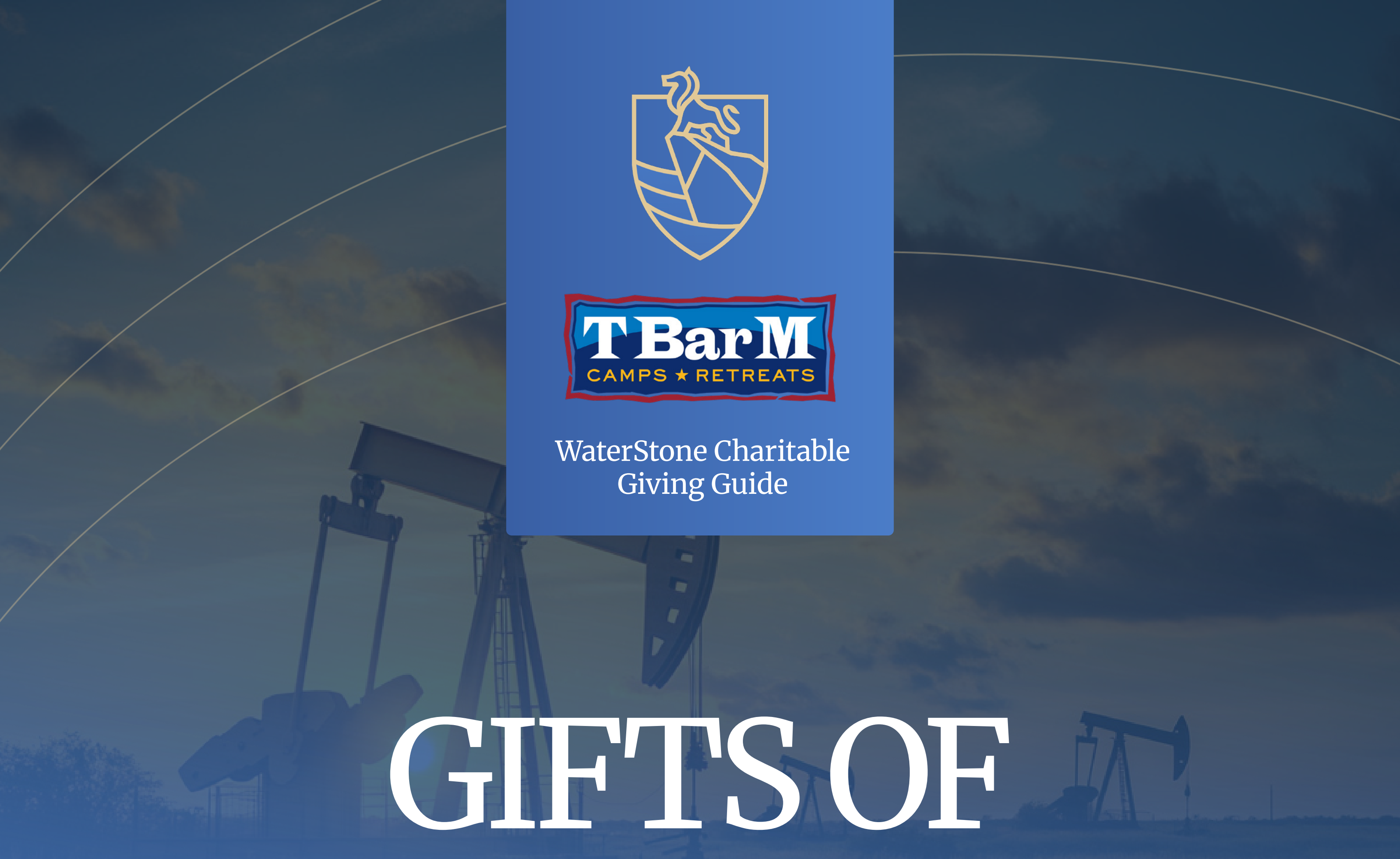

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WaterStone Charitable Giving Guide

GIFTS OF APPRECIATED ASSETS

Donating assets such as securities, real estate, oil & gas, agriculture, or business interests reduces taxes and maximizes charitable giving.

Give

Give appreciated assets such as **marketable securities, business interests, real estate or other non-traditional assets.**

By donating appreciated assets instead of selling assets and donating from the proceeds, donors receive an immediate charitable deduction as well as an opportunity to avoid capital gains at the time of sale. It's a win-win.

Grow

WaterStone will hold or sell the asset and **invest the proceeds** in a donor-advised Giving Fund, where the investments can grow tax-free, managed either by WaterStone or a donor-selected investment advisor.

Grant

Recommend grants to preferred charities, now or over time.

Options for anonymous giving are available.

WaterStone performs due diligence on all charitable grant recipients.

Key Benefits:

- Ability to give **UNDIVIDED** partial interest of an appreciated asset
- Receive an immediate **TAX DEDUCTION**
- Avoid **CAPITAL GAINS** taxes and reduce taxable income
- Tax free **GROWTH** from selected investment strategy
- Ultimate **FLEXIBILITY** for giving through a Donor Advised Giving Fund

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MULTIPLY YOUR GIVING IMPACT

Envisioning Assets: This iceberg is an example of what assets may constitute an individual's net worth.

When most people consider giving to charity, they look at their bank account and write a check.

- 9% → CASH
- 35% → MARKETABLE SECURITIES
- 21% → REAL ESTATE
- 21% → COMMODITIES
  Oil, Gas, & Agricultural
- 12% → BUSINESS INTERESTS
- 2% → LIFE INSURANCE

But cash is only the tip of the iceberg. Many kinds of illiquid assets exist below the surface of your charitable potential, including business interest, real estate, and commodities.

What's more, these asset gifts provide a double tax benefit compared to cash gifts. By donating appreciated assets (instead of selling them first), you avoid capital gains tax when WaterStone sells the asset, and you receive a deduction for its full fair market value. This allows you to potentially give even more to the charities you care about.

Accounting and tax requirements for illiquid gifts are complicated. **Here's the good news: WaterStone's expert team is trained to handle this complexity.** Through the flexibility offered by a WaterStone Giving Fund, we make it possible to give even more abundantly by efficiently transforming non-cash assets into charitable gifts.

We partner with you (or your financial advisor) to eliminate or minimize capital gains taxes through your gift of complex assets, giving you even more freedom to make a difference for the Kingdom. With WaterStone, givers can access the unique advantages of this giving strategy.

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