



## Publicly Traded Securities

A viable alternative to a cash gift is a gift of appreciated securities. If you have owned the stocks or securities for more than one year, you are entitled to a charitable income tax deduction for the fair market value of your gift to the fullest extent permitted by law. You also avoid paying capital gains tax on the appreciation of the securities. Please contact your financial advisor for further information about tax deductions and eligibility.

### **How to make a gift of stocks or securities**

Our giving officers are here to assist. Contact a giving officer at [giving@carlow.edu](mailto:giving@carlow.edu) or 412-578-6120.

1. Electronic transfer through your broker may be transferred electronically via DTC (Depository Trust Company) from your broker to Carlow University. Contact your broker to learn their process for requesting a gift of securities.
2. Decided the amount and securities you wish to give
3. Tells us the gift designation (name of program, school or *Where Carlow needs it most*)
4. Provide the following Information to your Broker:
  - a. Agency: Janney, Montgomery, Scott LLC
  - b. Agent: Cindy Pastin, [cpastin@janney.com](mailto:cpastin@janney.com), +1 (412) 562.7935
  - c. Agent's Assistant: Kimberly Krapp, [kkrappp@janney.com](mailto:kkrappp@janney.com), +1 (412) 562.8074
  - d. Account Number: 1978-3756
  - e. Account Name: Carlow University
  - f. Depository Trust Corporation (DTC) Number: 0374

The transfer is effective when Carlow University receives the securities in its account at Janney, Montgomery, Scott LLC.

5. Expect confirmation from one of our Carlow University Gift Officers once the transfer is received.

*This information is not intended to be legal or tax advice. Before making any financial decisions, we encourage you to seek professional advice from your legal, accounting and financial advisors.*



## Publicly Traded Securities

### **Thank you!**

We are grateful that you are considering making a gift to Carlow University. We know a lot of thought and consideration goes into deciding where to give. If you have any questions, we are here to help.

### **QUESTIONS?**

Contact a giving officer at [giving@carlow.edu](mailto:giving@carlow.edu)  
412-578-6120