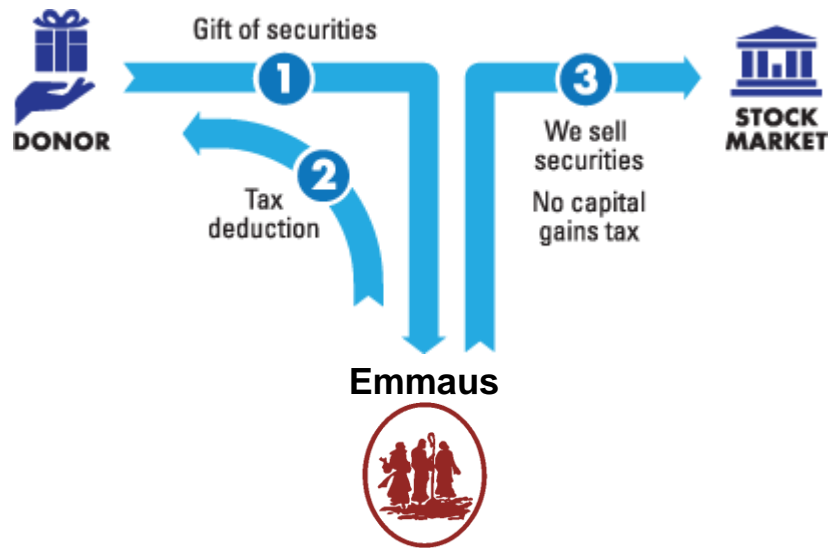


Gifts of Stock and Appreciated Assets



How It Works

- You transfer appreciated stocks, bonds, or mutual fund shares you have owned for more than one year to Emmaus.
- Emmaus sells your securities and uses the proceeds for its programs.

Benefits

- You receive an immediate income tax deduction for the fair market value of the securities on the date of transfer, *no matter what you originally paid for them.*
- You pay *no capital gains tax* on the transfer when the stock is sold.
- Giving appreciated stock could be more beneficial than giving cash.