

Appreciated Stock and Planning for High Income



Client Clue	Discussion Segue	Cues and Clues (detailed examples*):
<ul style="list-style-type: none"> • Highly appreciated stock position(s) • An unknown or low cost basis for held securities • A portfolio with restricted or closely held securities • A stock option brokerage account • 401(k) rollover with high unrealized gains • Extremely high income year/extraordinary gains • An interest in tax-sensitive securities unrealized gains 	<ul style="list-style-type: none"> • How do you implement your annual charitable giving? • Let's explore ways to offset your high taxable income this year. • How does charitable giving fit in with your diversification strategy? • Have you considered a charitable giving strategy as a means to offset taxes? • Is charitable giving part of your tax-planning strategy for this year? • Let's discuss how charitable giving can play a role in reducing your capital gains taxes. 	<p>SAMPLE #1: COST BASIS Have you determined the cost basis of your stock? If you don't know the basis or if it's low, there may be a tax advantage for you by donating these stocks to charity. We have some strategies to make this easy for you.</p> <p>SAMPLE #2: CONCENTRATED STOCK Let's discuss ways to address your concentrated position in XYZ stock. We can help you unwind this position, potentially minimize your taxes, and maximize your contributions to charity all at the same time.</p> <p>SAMPLE #3: TAX MINIMIZATION Municipal bonds and annuities are effective tax minimization strategies. Charitable giving is another important tax minimization strategy.</p>

For more information on Fidelity Charitable Services,[®] call 1.800.280.6357
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*These sample dialogues are to be used as a basis for you to develop your own communication style with clients. These samples are not to be used as scripts—they should not be presented verbatim to clients/prospects.

At all times you should note that rules regarding tax deductions for charitable giving vary at the state level. Tax deductions discussed herein refer specifically to federal taxes.

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