



BRIGHTER BEGINNINGS
Every Family Matters

Making a Gift of Stock

Gifts of appreciated securities offer special tax benefits including elimination of capital gains tax on the appreciated portion of stock gifts.

Please call Lonnie Dillard, Brighter Beginnings' Chief Financial Officer, at 510-903-7509 before making a gift of stock.

You will need to notify Brighter Beginnings (BB) of the name of the stock you are giving, the number of shares you wish to donate, the CUSIP or symbol, and the date the shares will be transferred. Because electronically transferred gifts often do not indicate the owner of the assets, stocks sent without advance notification can be difficult to match to the donor(s). Stock held in paper certificate form may also be given to Brighter Beginnings.

Brighter Beginnings will contact our brokerage firm, Charles Schwab, and provide them with this information, to ensure that they can accept the securities on our behalf, and to provide them with instructions on the conversion of the securities to cash.

In accordance with IRS guidelines, the date of the gift will be the date on which Brighter Beginnings assumes ownership of the shares. For crediting purposes, the value is determined as the average of the high and low listings for the stock on that date. In the case of unlisted securities, the value of the gift must be determined through an independent appraisal provided by the donor.

You will need to give the following information to your broker:

Brighter Beginnings broker: Charles Schwab
DTC number: 0164
Account number: 6298-3482
Send to the attention of: Lonnie S. Dillard, CFO
Broker Phone number: (800) 435-4000
Broker Address: 2423 East Lincoln Drive
Phoenix, AZ 85016
Tax ID number: 94-2949749

Once the shares are transferred, they will be sold and a check sent to Brighter Beginnings for the proceeds.

Thank you for your support of Brighter Beginnings!