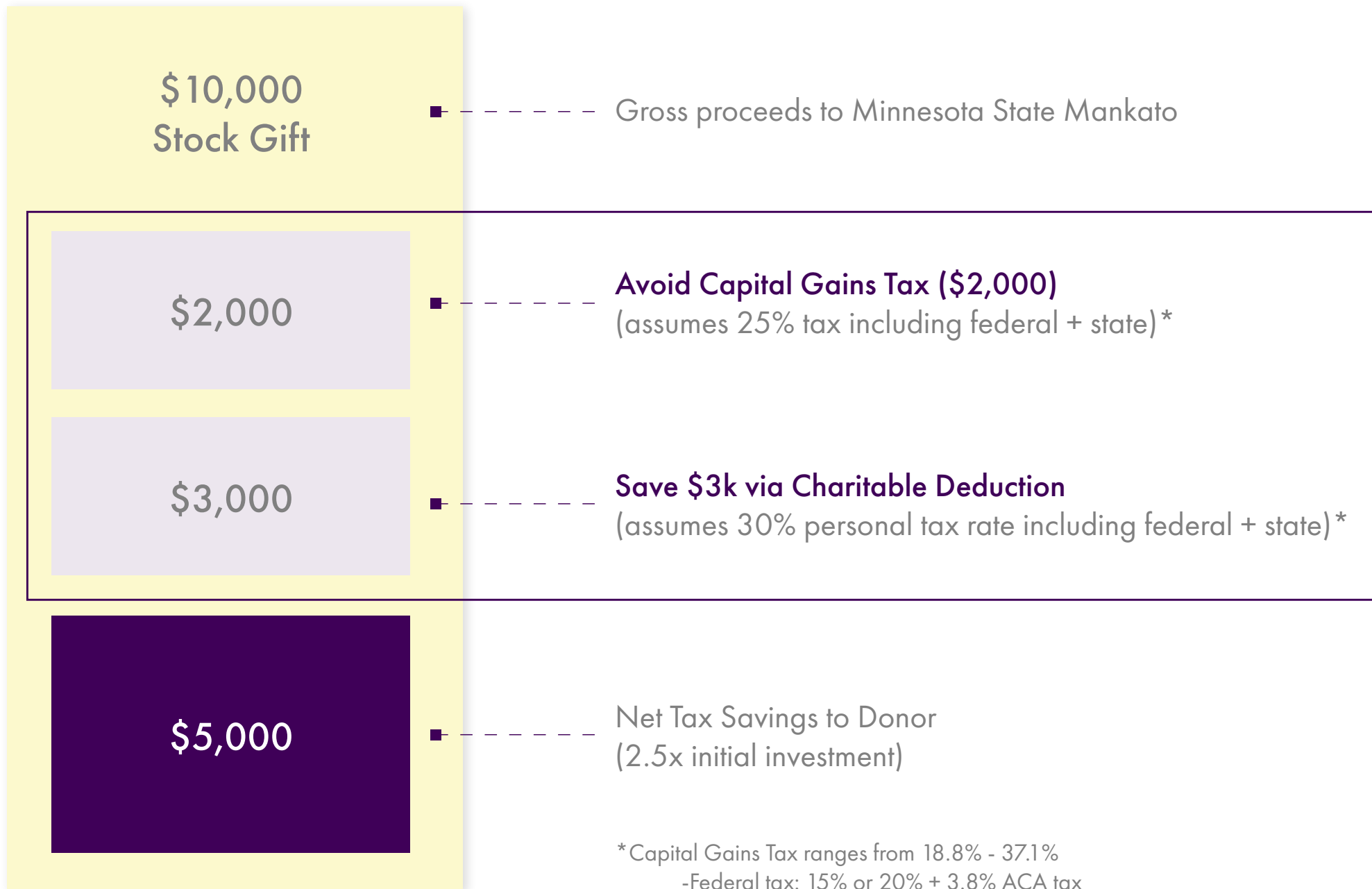


Example: Avoid \$5k tax on a \$10k gift (\$2k cost basis)



* Capital Gains Tax ranges from 18.8% - 37.1%
- Federal tax: 15% or 20% + 3.8% ACA tax
- State tax: 41 states tax gains at 0% - 13.3%