

# Maximize your giving impact

Solutions and strategies to help you make the most of your resources

# We know you want to be a wise steward of everything God has entrusted to you.

That's where we come in.

For more than four decades, our team at the National Christian Foundation (NCF) has helped 30,000+ generous givers send more to their favorite charities than they ever dreamed possible and get connected with a larger movement of generosity around the world.

From the simplicity of the Giving Fund (donor-advised fund) to the multiplying power of non-cash giving, you'll discover creative giving strategies and solutions that can help you and your family give with greater kingdom impact, now and for years to come.

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## Using a donor-advised fund that aligns with your values

A Giving Fund at NCF is more than just a charitable account – it's an efficient, flexible way to cultivate biblical generosity. This donor-advised fund connects you to a community of givers, charitable professionals, and comprehensive tools designed to help you wisely discern, design, and deploy the resources God has entrusted to you.

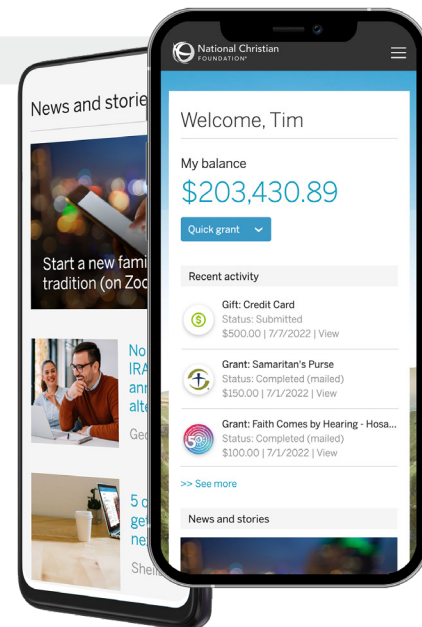


### POWERFUL BENEFITS

- **Simple** – Reduce paperwork, receipts, and administration
- **Convenient** – Manage all giving online from any device
- **Christian** – Enjoy engaging with a team with shared values
- **Automated** – Set up recurring gift and grant schedules
- **Collaborative** – Enjoy giving with family and friends

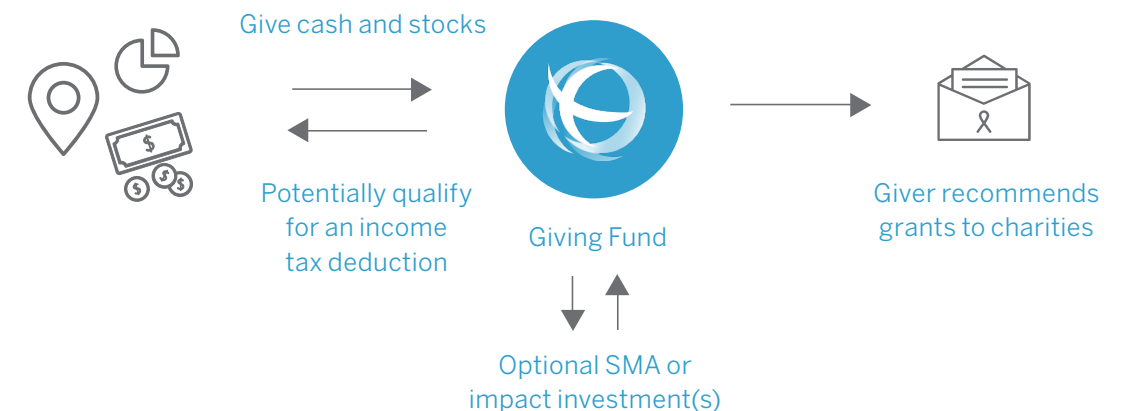
### Open a Giving Fund today

Learn more or get started at [ncfgiving.com/givingfund](https://ncfgiving.com/givingfund)



## Investing to grow your giving

With a Giving Fund at NCF, you have the opportunity to choose from a variety of options to invest your charitable gift with a potential for growth. Select from stable value profiles with low returns to more aggressive options with higher return potential, allowing the fund balance to grow for greater impact.

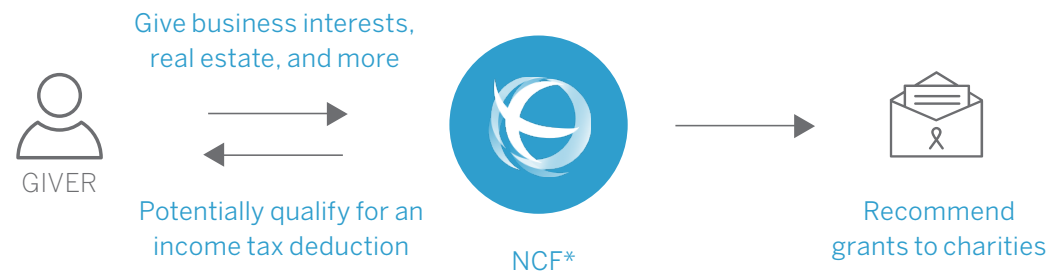


### THREE INVESTMENT OPTIONS

- **NCF's investment pools** – You can choose from NCF's Faith-Driven or Traditional Pools that range from stable value with low risk of fluctuation in principal value to higher risk with substantial exposure to market fluctuations. Each pool is overseen by an SEC-registered fund manager vetted and approved by our investment committee.
- **Impact investing** – With impact investing at NCF, you can grow charitable dollars while making a spiritual impact, even before recommending grants to charities.
- **Separately managed accounts (SMAs)** – If you prefer a more customized approach to the management of the charitable dollars in the fund, you might consider an SMA, which is best suited for givers with long-term charitable giving horizons and a desire for an advisor to manage their fund's investments.

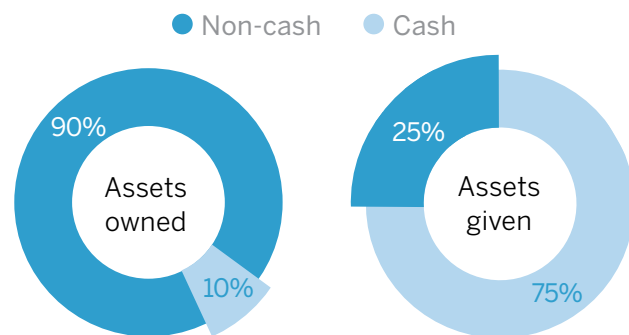
# Unlocking more for charity with non-cash gifts

You may dream of giving significantly more to the charities you love, but that can seem out of reach. The majority of your giving is likely done with cash, while most of your wealth is tied up in other assets, like business interests, real estate, and securities. Instead of writing checks to charity from post-tax dollars, you can multiply your impact by giving appreciated non-cash assets.



## A NEW PERSPECTIVE

Most net wealth is held in non-cash assets, while only a fraction is in cash. But most gifts are from cash, with only 25% from non-cash. What type of impact could you have if you gave more from non-cash assets?



Source at [ncfgiving.com/noncash](http://ncfgiving.com/noncash)

## BENEFITS

- Expanded giving capacity – Accelerate your generosity by giving from wealth tied up in your business or other non-cash assets, rather than cash flow.
- Tax efficiency – Enjoy a potentially significant reduction in capital gains taxes, and likely receive a greater income tax deduction.
- More to charity – Experience the joy of increased charitable giving and more impact for the causes you love most.
- Trusted experience – Work with NCF's in-house charitable giving team before you decide to sell to get the most giving out of your appreciated assets.

\*Non-cash gifts may be made to one or more of NCF's affiliated ministries that typically grant cash proceeds to NCF.

# Giving publicly traded stocks to multiply your impact

In most cases, if you have appreciated stocks or mutual funds in a taxable investment portfolio, you have a significant opportunity to use those shares to create more charitable impact in a tax-efficient way. The key is to donate these appreciated securities before they are sold.



## TRADITIONAL GIVING USING CHECKS

1. Start with \$10,000 in cash.
2. Write checks to charities for \$10,000.
3. Potentially qualify for a \$9,500 charitable deduction.<sup>†</sup>
4. Continue to pay capital gains tax in your portfolio (now or later).

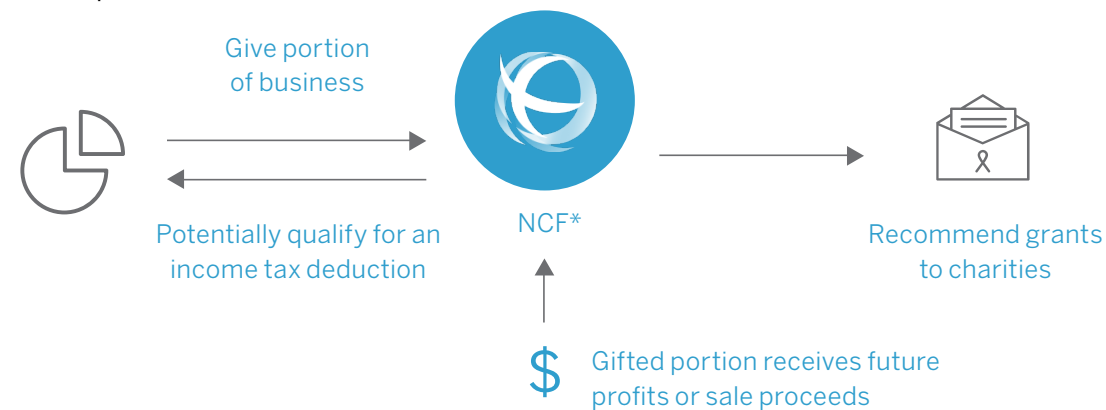
<sup>†</sup>Assumes an adjusted gross income (AGI) of \$100,000 and a charitable deduction of \$500.

## MORE GIVING USING STOCKS

1. Donate \$10,000 of stock to NCF.
2. Potentially qualify for a fair market value charitable deduction of \$9,500.<sup>†</sup>
3. Shares are sold by NCF with no capital gains tax implications, with net proceeds placed into your Giving Fund.
4. Use potential tax efficiency to give more.

## Using your business to fund charity

Donating a portion of your business or business interests to charity can bring significant benefits. You'll likely receive a fair market value deduction for your gift, and NCF's tax on its portion of the company's future income will likely be lower than if it was your income. The net result? More is available for granting. Later, after a sale of the business or other liquidity event, NCF will likely pay less in capital gains taxes, allowing for even more kingdom impact.



### BENEFITS

- Maximize any potential liquidity event by preserving the value of the gifted asset for charitable impact.
- Use the annual charitable deduction for non-cash asset gifts (up to 30% of AGI, reduced by the charitable floor and itemizer reduction), potentially increasing cash flow for more giving.
- Mobilize NCF's portion of future income for granting to charities (NCF may have up to 60% tax efficiency on pass-through, taxable net income during ownership).
- Potentially reduce taxes on the gifted portion, leaving more dollars for charity.

### RESULTS

This table shows the impact of giving a 20% interest in a \$5M C corp (with a \$100,000 cost basis and paying a \$250,000 dividend) prior to a sale.<sup>†</sup>

	Family	Taxes	Charity
<b>Sell, then give cash</b>	\$3,035,000	\$1,247,000	\$718,000
<b>Give stock, then sell</b>	\$3,067,000	\$933,000	\$1,000,000
<b>Difference</b>	\$32,000	\$314,000	\$282,000

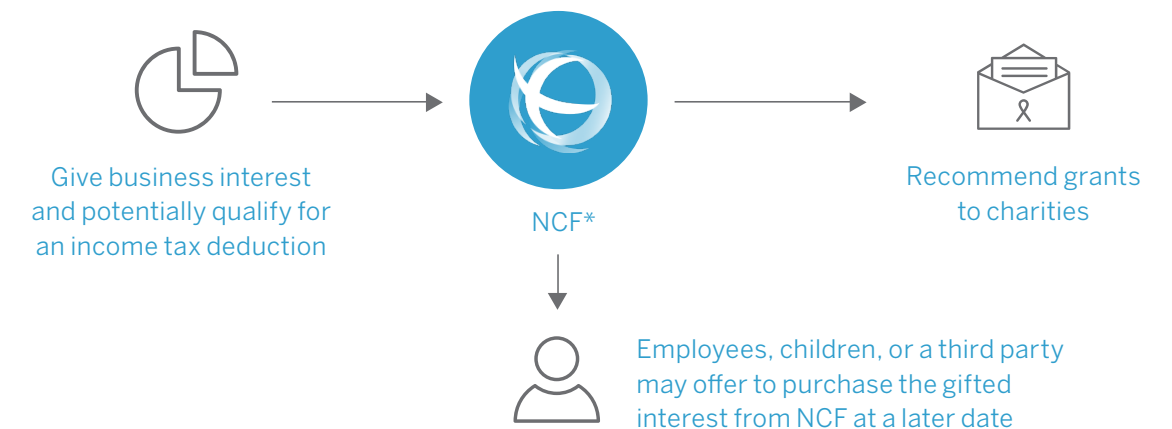
As a result of giving assets vs. cash, **\$282,000** more would go to charity while increasing net cash flow by **\$32,000** for more giving.

<sup>†</sup>Assumed tax rate of 20% federal plus 5% state and 3.8% NIIT, 15% marketability discount, \$200,000 of qualified business income deduction, and tax status of married filing jointly.

\*Non-cash gifts may be made to one or more of NCF's affiliated ministries that typically grant cash proceeds to NCF.

## Including charitable giving in a business sale

As part of your long-term business planning, consider giving business interests to NCF within the context of your giving strategy. Then, at a later date, employees, children, or a third party may offer to purchase the gifted interest for fair market value. Cash NCF receives after the sale will be available in your Giving Fund, so you can recommend grants to your favorite charities and causes.



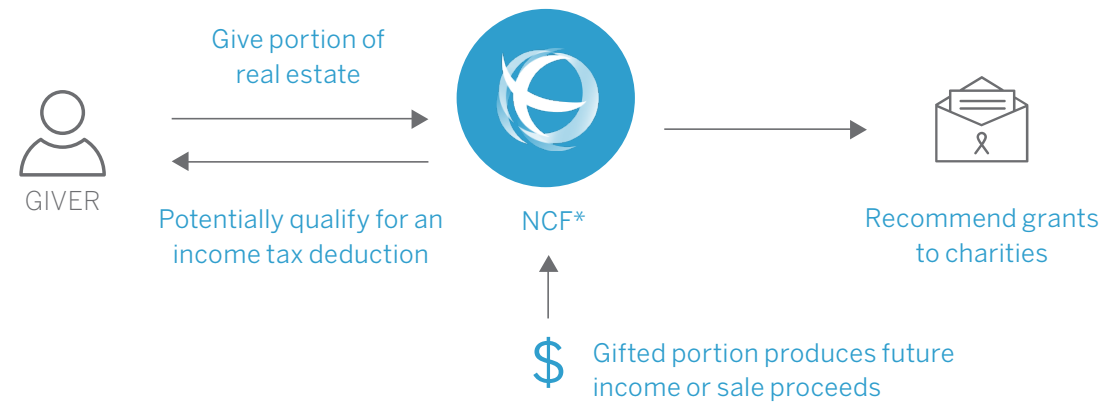
### BENEFITS OF GIVING BUSINESS INTERESTS

- Potentially qualify for a charitable deduction resulting from the gifted business interest.
- Maximize any potential liquidity event by preserving the value of the gifted asset for charitable impact.
- At a later date, employees, children, or a third party may offer to purchase the gifted interest for fair market value. Post-sale cash received by NCF would then be available in a Giving Fund at NCF for you to recommend grants to your favorite charities.
- Potentially eliminate or reduce capital gains taxes on the gifted portion, moving more dollars to charity.
- Potentially reduce current-year income taxes through a larger charitable deduction, increasing cash flow for more giving.
- Charitable deductions for non-cash gifts are limited to 30% of AGI per year (reduced by the charitable floor and the itemizer reduction) but can be carried forward for five additional years.

\*Non-cash gifts may be made to one or more of NCF's affiliated ministries that typically grant cash proceeds to NCF.

## Using your real estate to fund charity

If you own rental property, land, or commercial buildings, and you wish you could give more to charity, donating one of these assets may be a great solution. In many cases, you will receive an income tax deduction for the fair market value of the gift, freeing up additional cash for giving.



### BENEFITS

- Preserve the full fair market value of the gifted asset for charitable impact.
- Potentially reduce capital gains taxes, leaving more dollars for charity.
- Maximize your giving by leveraging the deductions reserved for non-cash assets (up to 30% of AGI, reduced by the charitable floor and itemizer reduction).
- Potentially reduce current-year income taxes, providing increased cash flow for more giving.

*\*Non-cash gifts may be made to one or more of NCF's affiliated ministries that typically grant cash proceeds to NCF.*

### RESULTS

This table shows the impact of giving a \$450,000 piece of land with a \$50,000 cost basis.<sup>†</sup>

	Family	Taxes	Charity
<b>Sell, then give cash</b>	\$120,900	(\$25,900)	\$355,000
<b>Give property before a sale</b>	\$154,900	(\$154,900)	\$450,000
<b>Difference</b>	\$34,000	\$129,000	\$95,000

As a result of giving assets vs. giving cash, **\$95,000** more would go to charity and potentially **\$129,000** less in taxes.

*†Other assumptions: 37% federal + 3.8% NIIT, \$1.5M of other AGI, \$10k of other itemized deductions, \$0 qualified business income deductions, and married filing jointly.*

## Establishing a charitable gift annuity

A charitable gift annuity (CGA) is ideal for those who have a heart to give but desire a source of ongoing income. CGAs provide fixed payments for life at rates generally higher than certificates of deposit (CDs), and a portion of your payments are often tax-free. You make the gift (part of which is tax deductible), and, later, you receive fixed annuity payments each year for the remainder of your life.



### BENEFITS

- Tax efficiency – You may qualify for an immediate income tax deduction.
- Multiple funding options – You make a gift(s) to NCF to fund your CGA. You can give cash (checks), publicly traded securities, and other assets. If you're 70½ or older, you can also make a qualified charitable distribution (QCD) from an IRA.
- Support for charities – In many cases, NCF can accelerate the charitable remainder so it can be granted almost immediately.
- Regular payments – A CGA provides fixed payments for life with rates generally higher than CDs.
- Christian values – Enjoy engaging with an NCF team that shares your values.
- Flexibility – Use a single CGA to benefit multiple charities.

### FREQUENTLY ASKED QUESTIONS

**How much money is required to set up a CGA with NCF?**

We offer CGAs beginning as low as \$25,000.

**At what age may I establish a CGA with NCF?**

Immediate payment CGAs are offered to those at least 50 years of age. Deferred payment CGAs may be established under age 50, with payments beginning at age 50. A CGA may be funded with a QCD once the giver is 70½.

**How much will I receive?**

We use the payout rates recommended by the American Council on Gift Annuities. The greater the age(s) when the CGA is established and the longer payments are deferred, the higher your payout rate.

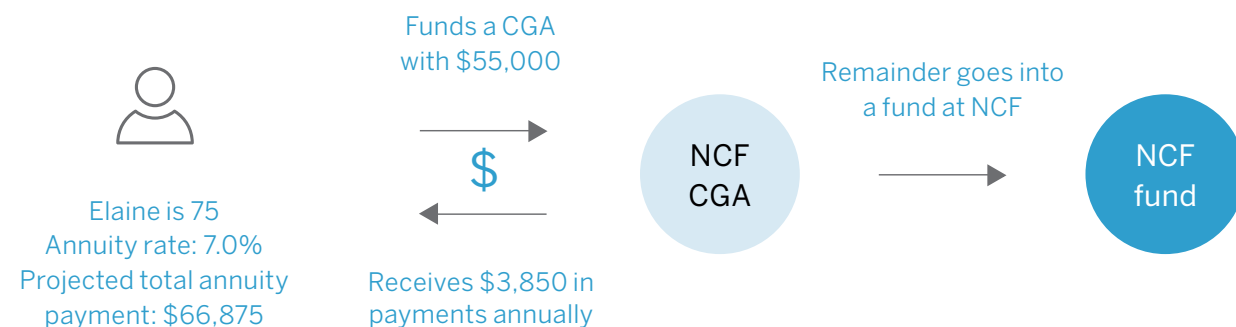
*\*Non-cash gifts may be made to one or more of NCF's affiliated ministries that typically grant cash proceeds to NCF.*

## Making IRA charitable distributions to a gift annuity

For many years, givers and charities have hoped for new ways to fund charities using an individual retirement account (IRA). The SECURE 2.0 Act, passed in 2022, opened up the opportunity for a qualified charitable distribution (QCD) from an IRA to fund a charitable gift annuity (CGA). This is sometimes referred to as an IRA charitable rollover into a CGA.

If you're at least 70½, you can now make QCDs to fund CGAs and receive annuity payments for the lifetime of you and/or your spouse. Each IRA owner is limited to a total of \$55,000. This limit is adjusted for inflation each year.

All QCDs that fund CGAs must be completed in one single year. With this giving opportunity, you can receive payments while supporting the causes you care most about.

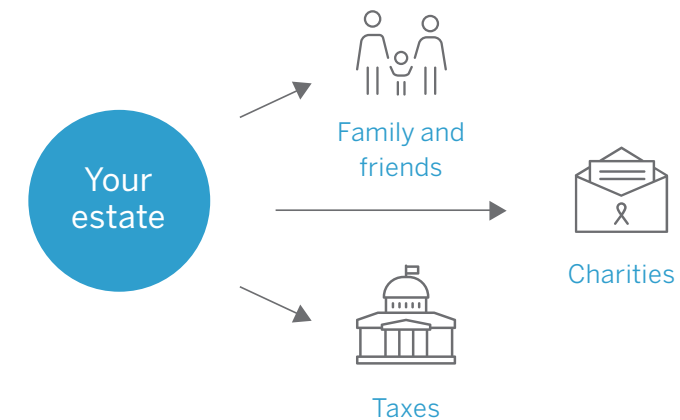


### BENEFITS

- Payments are received for the rest of your life.
- Payments can go to the IRA holder and/or their spouse.
- You benefit the mission of a ministry or charity.

## Planning a charitable legacy

Leaving a charitable gift through your estate plan is a meaningful way to further your legacy beyond your lifetime. Preparing a comprehensive plan for your assets now can allow you to make the most of your gifts in the future.



### MAXIMIZING GIVING

1. Quantify the desired lifestyle for you and your spouse: How much do you need to support your lifestyle for the remainder of your lifetime? What is your financial finish line?
2. Determine and quantify an appropriate inheritance for children and grandchildren: What amount of inheritance is more likely to be a blessing than a burden?
3. Engage qualified legal counsel to help you clearly outline your legacy plan in well-prepared estate planning documents.
4. Consider gifting or bequeathing the remainder of your estate to charity to reduce – or possibly eliminate – estate taxes. NCF can help you include the correct charitable designation language in your documents.

Why wait to give? Begin shaping your charitable legacy today, and experience the joy of greater generosity while potentially reducing your annual income taxes through strategic lifetime giving.

# Comparing donor-advised funds and private foundations

TAX DEDUCTIONS	DONOR-ADVISED FUND	PRIVATE FOUNDATION
What's my deduction for cash gifts?	Up to 60% adjusted gross income	Up to 30% adjusted gross income
What's my deduction for publicly traded securities (held long term)?	Fair market value (FMV) up to 30% adjusted gross income	FMV up to 20% adjusted gross income
What's my deduction for other non-cash appreciated assets (held long term)?	FMV up to 30% adjusted gross income	Adjusted cost basis up to 20% adjusted gross income
Will the charitable deduction for my gift be reduced?	Yes, by 0.5% of your AGI and other potential reductions or limitations based on your specific situation.	Yes, by 0.5% of your AGI and other potential reductions or limitations based on your specific situation.
CONTROL & ADMINISTRATION		
What is my role?	Advisory privileges; ultimate control by the sponsoring organization	You and your family can control/ appoint 100% of the board
What control do I have over grants and assets?	You recommend grants and investment options but NCF has overall control	The board has complete control of all grants and investments (subject to self-dealing rules)
Can I employ and pay staff?	No	Yes, subject to reasonable compensation limits
Can I pay expenses related to charitable activity?	No	Yes
Can I grant to individuals?	No	Yes, subject to IRS regulations
PRIVACY		
Can I grant anonymously?	Yes	No*
Are my contributions private?	Yes, donors are not disclosed to the public	No, you will need to file a Form 990, which becomes public record

\*Combining this tool with an NCF Giving Fund (donor-advised fund) can achieve privacy and anonymity.

TAX REQUIREMENTS	DONOR-ADVISED FUND	PRIVATE FOUNDATION
Do I have a minimum annual distribution requirement?	No	Yes, 5% of foundation assets annually
Do I have to pay investment excise taxes?	No	Yes, up to 1.39% of net investment income
What tax forms do I need to file?	None	Annual Federal Form 990 and state filings
INVESTMENT OPTIONS		
Can I invest in NCF's pools?	Yes	No
Can I invest through brokerage accounts?	Yes, through our separately managed accounts	Yes
Can I invest in impact investments?	Yes, with additional screening and approval	Yes
Can I invest in alternative investments?	Via an NCF supporting organization	Yes, subject to EBH
COSTS		
Are there start-up costs?	No	Yes, legal and state fees for incorporation, IRS Form 1023
What are my ongoing administration and management costs?	Giving Fund: starts at 90 bps, minimum of \$30 per month	Costs for accounting, legal, investment, and general administration

NCF does not provide professional tax or accounting advice. We strongly encourage you to please discuss OBBBA's impact on any potential gift or other transaction with your professional tax or accounting advisors.



## Discover your Giving Strategy™

At NCF, we believe giving is much more powerful with an intentional strategy. A Giving Strategy based on biblical principles can help you give with greater kingdom impact, leave a more meaningful legacy, cultivate unity in your family, and maximize all you have to give.

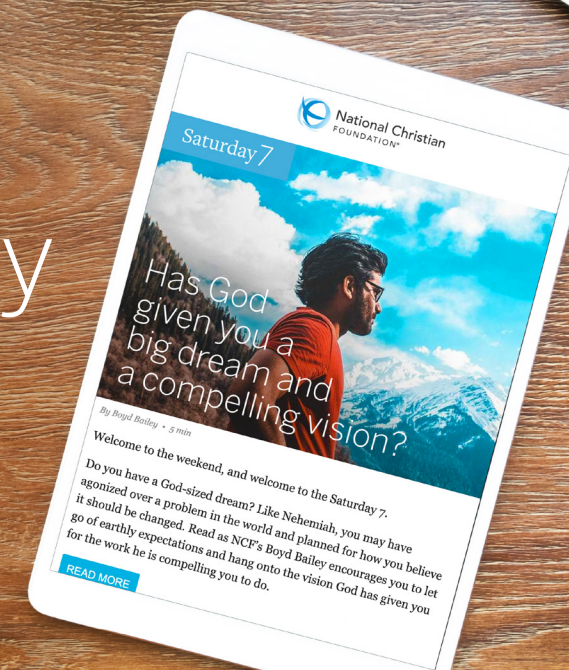
Explore how a Giving Strategy can help you in exciting new ways at [ncfgiving.com/givingstrategy](https://ncfgiving.com/givingstrategy)

## Generosity, every Saturday morning

Start your weekends inspired by giving. Every Saturday morning, a newsletter with our latest generosity stories, solutions, and opportunities lands in the inboxes of nearly 60,000 generous Christians around the country. If you'd like to join them, sign up to get your inspirational generosity stories today.

Sign up or view recent editions at [ncfgiving.com/saturday7](https://ncfgiving.com/saturday7)

## Saturday 7: NCF's weekly email digest



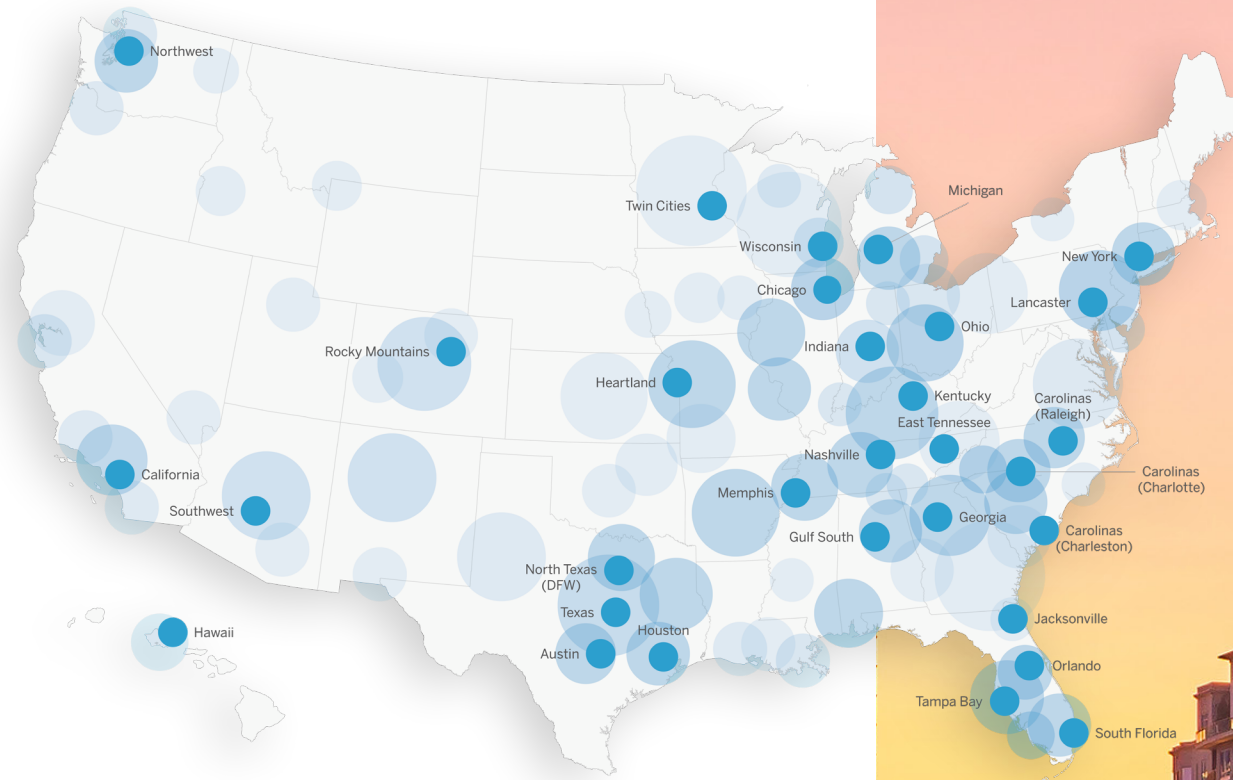
# Local presence global reach

With local teams serving in communities nationwide, NCF's growing network connects peers, shares insights, and mobilizes generosity across the country and around the globe.

The ecosystem expands beyond us to include charitable giving innovators, cause experts, and charities – all committed to meaningful outcomes and life transformation.

Wherever you are, if there is a question or a challenge, we can find a solution.

Find your location at  
[ncfgiving.com/locations](https://ncfgiving.com/locations)



30+

NCF teams across  
the country

350+

local and national  
staff to support you

180+

Inspiring generosity in 180+  
communities nationwide

# With you where you are

In more than 180 communities nationwide, NCF serves as a local catalyst for Christian giving. We can help you connect or bring others into generosity, find encouragement, and engage in collaborative giving for greater impact around the corner or across the globe.

As a ministry, we share your commitment to honoring God in all you do, and we believe he is calling us all to something bigger, more than we could ask or imagine – together.

Connect with your NCF team today  
at [ncfgiving.com](https://ncfgiving.com) or 800.681.6223



## \$25 billion

in grants to charities since 1982

With hearts set on getting money to charities fast, the NCF community of givers has one of the highest grantmaking rates of all donor-advised fund sponsors.



## 350+

team members across the country

NCF teams in 180 communities nationwide have helped thousands of generous givers explore tax-efficient strategies for increased charitable giving.



## \$6 billion

in complex gifts received

With an experienced, in-house charitable giving team, we've received more than 3,200 complex gifts, like business interests and real estate.



## 90,000+

charities and churches supported

From youth ministry to homelessness, evangelism to disaster relief, the causes NCF givers support are as varied as the passions God has placed on their hearts.