



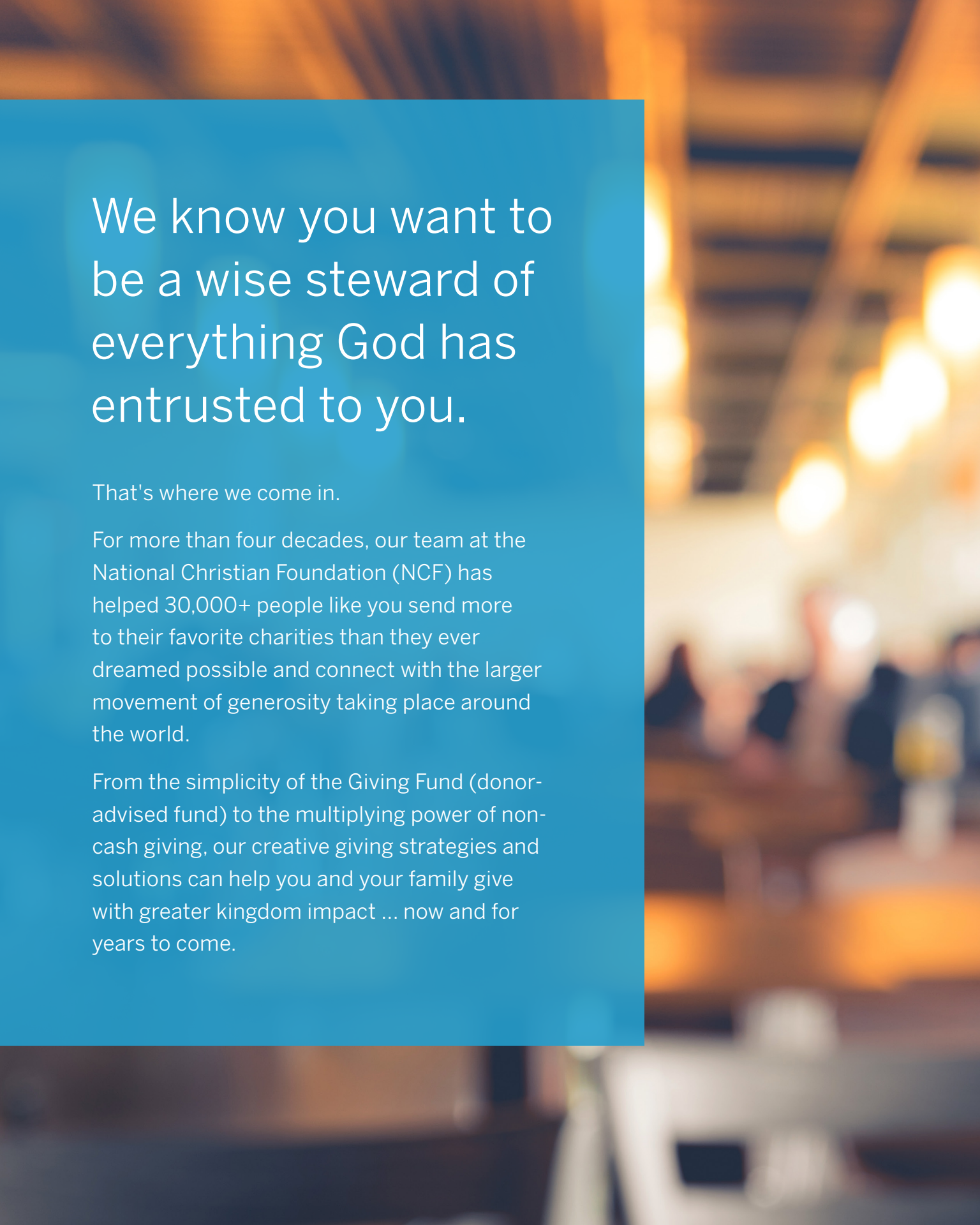
GUIDE FOR GIVERS

Maximize your giving impact

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



National Christian
FOUNDATION®



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+ people like you send more to their favorite charities than they ever dreamed possible and connect with the larger movement of generosity taking place around the world.

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



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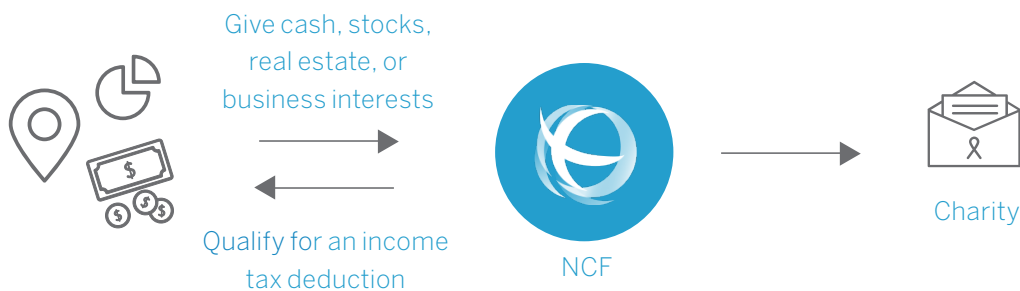
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The simplicity of a donor-advised fund

A Giving Fund at NCF, also known as a donor-advised fund (DAF), works like a charitable checking account. But instead of depositing money and writing checks, you can contribute all types of assets to NCF (such as cash, stocks, and non-cash assets), qualify for an income tax deduction at the time of the donation, and then go online to recommend grants to charity.

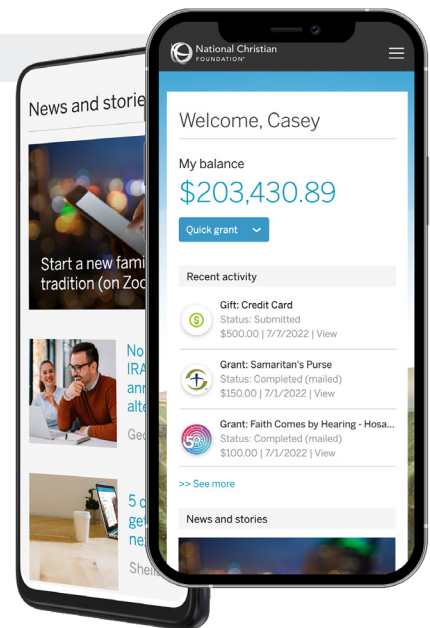


POWERFUL BENEFITS, SHARED VALUES

- Simple – Reduce paperwork, receipts, and administration
- Efficient – Spend less in taxes and send more to charity
- Convenient – Manage all giving online from any device
- Christian – Enjoy service from a team with shared values
- Reliable – Our team ensures completed grants meet IRS standards
- Fun – Enjoy giving with your entire family

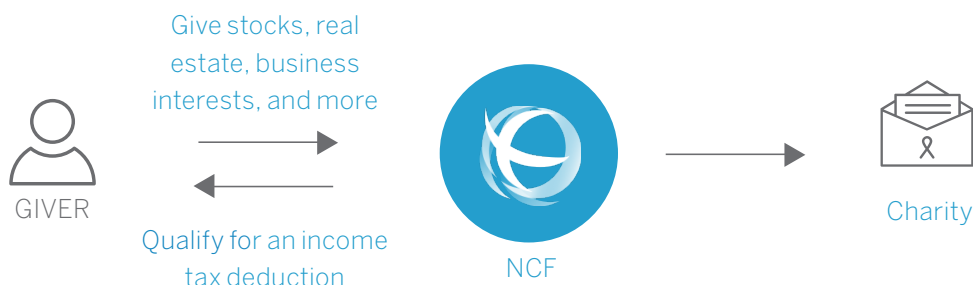
Open a Giving Fund today.

Learn more or get started at:
ncfgiving.com/givingfund



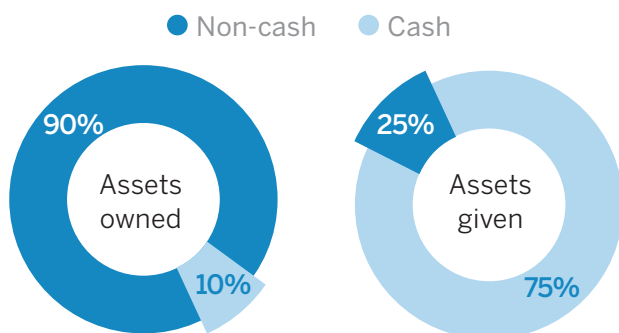
The power of non-cash giving

You probably dream of giving significantly more to the charities you love, but often that seems out of reach. With non-cash giving, it's possible. You transfer appreciated assets to NCF *before* you decide to sell those assets, which potentially reduces or eliminates capital gains taxes and unleashes more for charity.



A NEW PERSPECTIVE

The chart on the left shows how most people's wealth is in non-cash assets, while only a fraction is in cash. But the second chart shows how most gifts are from cash, with only 25% from non-cash assets. What type of impact could you have if you gave more from assets?



Based on IRS averages

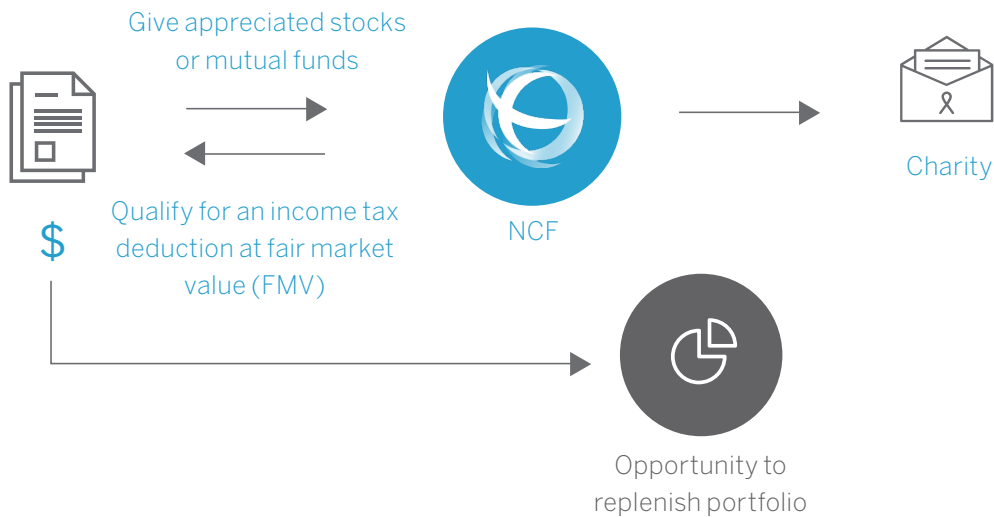
BENEFITS

- Flexible giving options – You can donate appreciated securities, business interests, real estate, estate gifts, and more
- Greater tax deductions – You typically receive a tax deduction for the fair market value of your gift
- More to charity – The capital gains taxes potentially saved means more would be available for granting to your favorite charities and causes
- Customized guidance – Over four decades, NCF's team of charitable professionals has helped givers like you donate 2,700+ non-cash assets worth more than \$4.5 billion

Non-cash assets may be made to one or more of NCF's related entities.

Giving publicly traded stocks

In most cases, if you have appreciated stocks or mutual funds in a taxable investment portfolio, you have a significant opportunity to give more, simplify the giving process, potentially pay less in taxes, and improve your personal cash flow. The key is to donate these appreciated securities *before* you sell them.



TRADITIONAL GIVING USING CHECKS

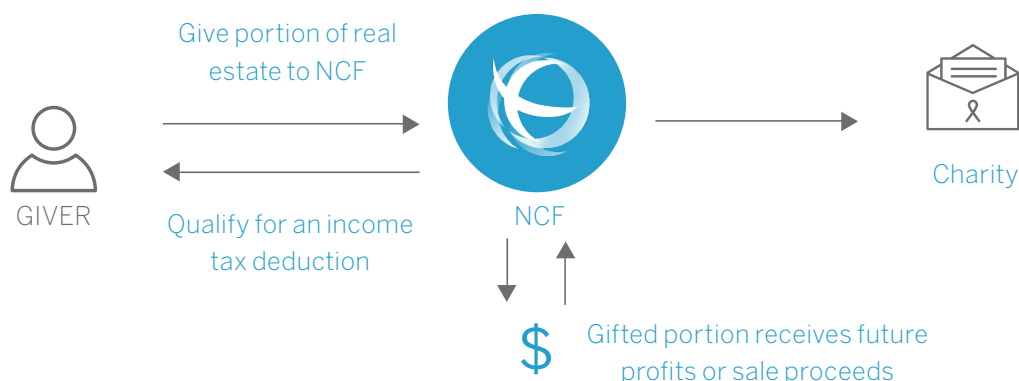
1. Start with \$10,000 in cash
2. Write checks to charities for \$10,000
3. Qualify for a \$10,000 charitable deduction
4. Continue to pay capital gains taxes in your portfolio (now or later)

MORE GIVING USING STOCKS

1. Donate \$10,000 of stock to NCF
2. Qualify for a fair market value charitable deduction of \$10,000
3. Shares are sold by NCF with no capital gains tax implications, with proceeds going to charities
4. Opportunity to replenish portfolio with retained cash
5. Use potential tax savings to give more

Using your real estate to fund charity

You can donate interests in appreciated real estate and residential and/or commercial property to NCF. Then, while NCF holds the property and upon liquidation, the proceeds go to charity. This may reduce or eliminate taxes on the gifted portion's future income and future sales, resulting in more money for charity. In most cases, you receive an income tax deduction for the appraised fair market value of the gift, freeing up additional cash flow for more giving.



BENEFITS

- Maximize giving by preserving the full fair market value of the gifted asset for charitable impact
- Utilize annual charitable deductions for non-cash asset gifts (up to 30% of AGI), increasing cash flow
- Mobilize tax-efficient income on NCF's portion of future property net income for granting to charities (NCF may have 60-100% tax savings on pass-through, taxable net income during ownership)
- Potentially avoid or reduce capital gains taxes on NCF's portion of future sale proceeds

RESULTS

This table shows the impact of giving a \$1M piece of land with a \$100,000 cost basis and no debt.

	Family	Taxes	Charity
Sell then give cash	\$311,000	(\$52,000)	\$741,000
Give property before a sale	\$420,000	(\$420,000)	\$1,000,000
Difference	\$109,000	\$368,000	\$259,000

As a result of giving assets vs. giving cash, **\$259,000** more would go to charity and **\$368,000** less would be payable in taxes.

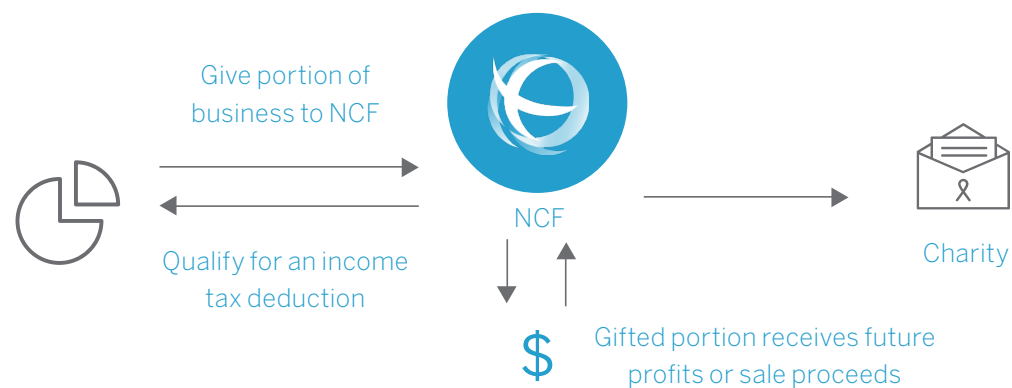
Assumed tax rates:

Capital gains – 20% federal, 5% state, 3.8% NIIT

Ordinary income – 37% federal, 5% state

Using your business to fund charity

There are significant benefits when you donate a portion of your business or business interest to charity. You typically receive a substantial tax deduction, and potential taxes on NCF's portion of the company's future income may be reduced, resulting in more money for charity. When the business is subsequently sold, NCF will likely pay less in potential taxes, sending more to charity.



BENEFITS

- Maximize any potential liquidity event by preserving the full fair market value of the gifted asset for charitable impact
- Utilize the annual charitable deduction for non-cash asset gifts (up to 30% of AGI), thereby increasing cash flow
- Mobilize tax-efficient income on NCF's portion of future income for granting to charities (NCF may have up to 60% tax savings on pass-through, taxable net income during ownership)
- Avoid or reduce potential capital gains taxes on the gifted portion, moving more dollars to charity

RESULTS

This table shows the impact of giving a 20% interest in a \$5M C-corp (with a \$100,000 basis) prior to a potential sale.

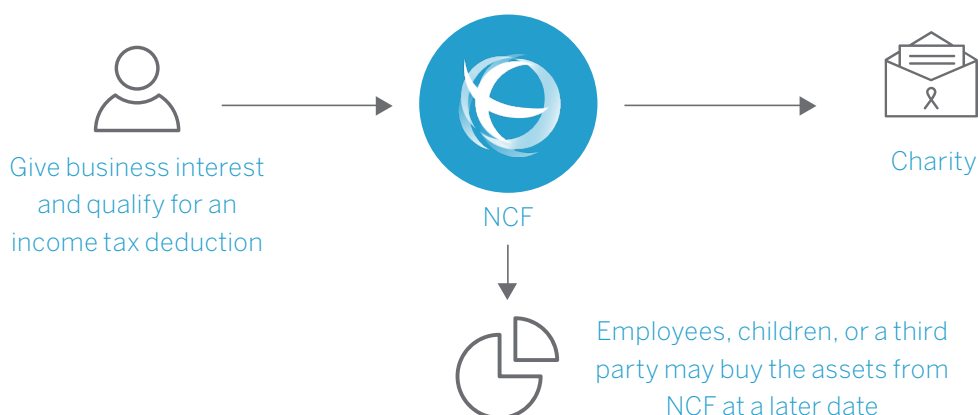
	Family	Taxes	Charity
Sell then give cash	\$3,172,000	\$1,110,000	\$718,000
Give stock then sell	\$3,291,000	\$709,000	\$1,000,000
Difference	\$119,000	(\$401,000)	\$282,000

As a result of giving assets vs. cash, **\$282,000** more would potentially go to charity and increase net cash flow by **\$119,000** for more giving.

Assumed tax rates:
Capital gains – 20% federal, 5% state, 3.8% NIIT
Ordinary income – 37% federal, 5% state

Including charitable giving in a business-exit strategy

As part of your long-term business planning, consider giving business interests to NCF. Then, at a later date, employees, children, or a third party may offer to purchase the gifted interest for fair market value. The proceeds are then available to support charities.

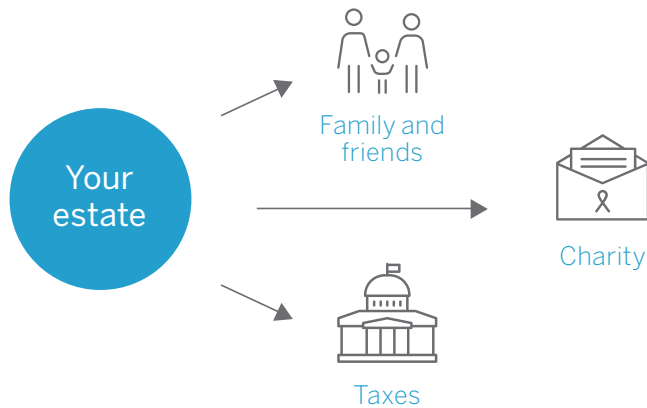


BENEFITS OF GIVING BUSINESS INTERESTS

- Create a charitable deduction with the business interest, rather than directly transferring it to employees, children, or a third party in a taxable sale or buyout
- At a later date, employees, children, or a third party may offer to purchase the gifted interest for fair market value, and the proceeds would then be available for charities
- Maximize any potential liquidity event by preserving the fair market value of the gifted asset for charitable impact
- Potentially eliminate or reduce capital gains taxes on the gifted portion, moving more dollars to charity
- Use charitable deductions reserved for non-cash assets (up to 30% of AGI usable against income for six years total, including the year of the gift)
- Potentially reduce current-year income taxes through a larger charitable deduction, increasing personal cash flow

Charitable estate planning

Upon death, there are typically three places assets can pass: family/friends, charity, or the government. If you have exposure to the federal estate tax, thoughtful planning may significantly reduce or potentially eliminate the estate tax liability and enable you to redirect those reduced taxes for charitable impact.

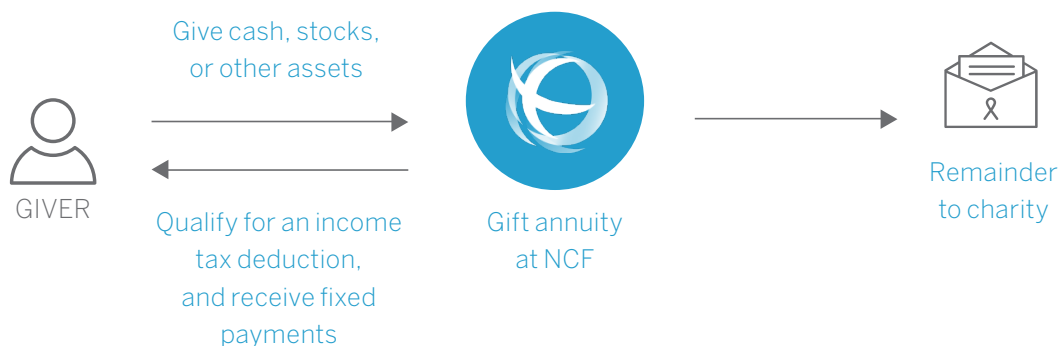


CONSIDERATIONS FOR MAXIMIZING GIVING AND REDUCING ESTATE TAXES

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. Secure the target inheritance with appropriate gift and estate planning strategies and techniques. Often, basic estate planning strategies are sufficient to secure an appropriate inheritance and reduce estate taxes.
4. Gift or bequest "excess wealth" to charity and eliminate or reduce estate taxes.
5. Why wait? Begin to shape your charitable legacy now and potentially minimize annual income taxes by making lifetime charitable gifts.

Charitable gift annuities (CGAs)

A charitable gift annuity (CGA) is a charitable solution 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 CDs, and a portion of your payments are often tax-free. You make the gift (part of which is tax-deductible), and then you receive fixed annuity payments each year for the remainder of your life.



BENEFITS

- Tax savings – You generally qualify for an immediate income tax deduction
- Support for charities – Charities can receive grants immediately
- Regular payments – A CGA provides fixed payments for life with rates generally higher than CDs
- Christian values – Enjoy service from a like-minded NCF team
- 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 \$10,000.

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.

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.

Notes

Notes



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 what you have to give.

Explore how a Giving Strategy can help you in exciting new ways at:

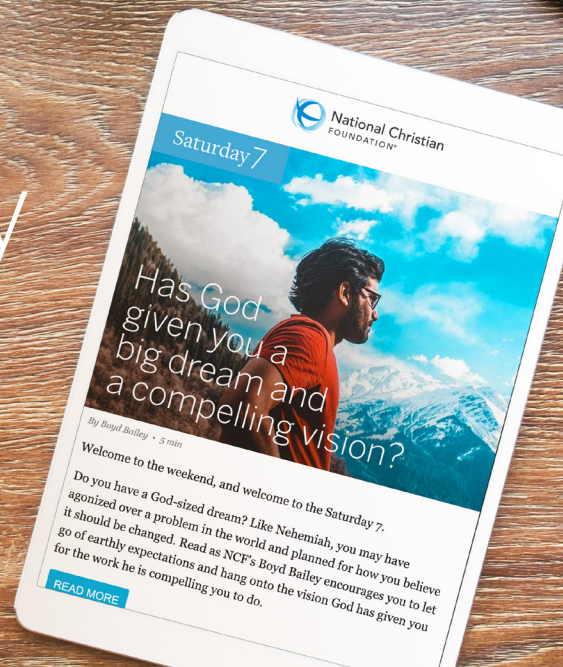
ncfgiving.com/givingstrategy

Generosity, every Saturday morning

Close to 50,000 people like you catch up on the latest news, ideas, solutions, and opportunities about giving and generosity – all in a single email from your friends at NCF. It's called the Saturday 7, and you won't want to miss it.

Sign up or view recent editions at:
ncfgiving.com/saturday7

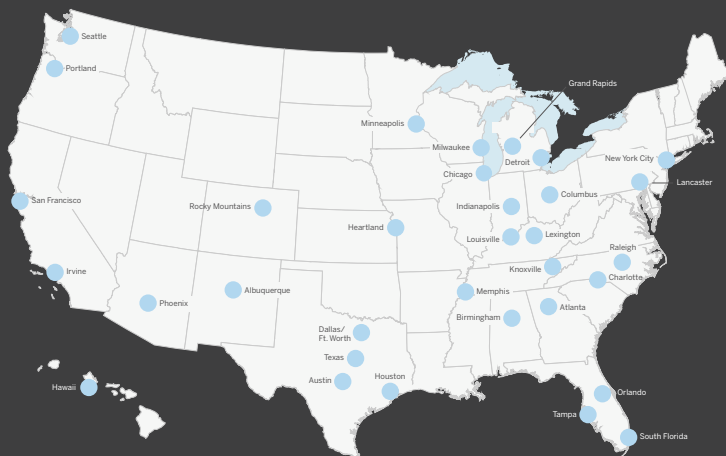
Saturday 7: NCF's weekly email digest



Growing generosity nationwide

Every day, from coast to coast, NCF local teams serve givers, advisors, charities, and churches with innovative giving solutions from experienced charitable giving professionals.

Connect with your NCF team today at ncfgiving.com or 800.681.6223



\$15 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 providers.



300+

team members ready to serve

Every day, our local NCF teams serve givers, advisors, charities, and churches with innovative giving solutions from experienced charitable giving professionals.



\$4.5 billion

in complex gifts received

With an in-house team of experienced professionals, we've received more than 2,700 complex gifts, such as business interests and real estate.



71,000+

charities and churches supported

From youth ministry to homelessness, evangelism to adoption, human trafficking to disaster relief, the causes NCF givers support are as endless as the imagination.