

MAXIMIZE GIVING WITH PUBLICLY TRADED SECURITIES

Stock giving: A smarter way to make an impact

If you're giving cash to charity while holding appreciated stocks or mutual funds in a taxable investment portfolio for at least one year, you could be missing a valuable opportunity to increase your giving and make your charitable strategy more tax-efficient. We liquidate the securities and then put the net proceeds into your Giving Fund (donor-advised fund), which can be used for grants to support the causes you love.



Multiply your impact, and simplify your giving

- **Tax efficiency** – Capital gains tax on the donated stock is potentially eliminated, freeing up more proceeds for giving.
- **Deduct now, grant later** – You can claim a deduction in the year of the gift while granting over time.
- **Leverage your time** – One stock gift can easily be used to support multiple charities.
- **Eliminate the hassle** – Consolidate tax receipts under one charity (NCF).
- **Manage all your giving online** – Sign in to your Giving Fund on NCF's website from any device to see your fund balance, make gifts, and grant to your favorite charities.

Traditional giving using cash

1. Start with \$10,000 in cash.
2. Give \$10,000 to charities.
3. Claim a \$10,000 charitable deduction*.
4. Continue to pay capital gains tax (now or later).

More giving using stock

1. Donate \$10,000 of stock to NCF.
2. Claim a fair market value charitable deduction of \$10,000*.
3. Shares are sold by NCF with potentially no capital gains tax implications, with proceeds placed into a Giving Fund.
4. Use available cash to give more.

5 steps to giving more by giving stock

1. Give more than cash to charity using post-tax dollars

By planning your regular giving and using long-term, appreciated assets, you increase your giving capacity by trading current or future tax exposure for more to charity today. If you have any appreciated assets in your investment portfolio but are still giving cash to charity, you have an opportunity to give more.

2. Set a goal and communicate it to your advisor

Your professional advisor may not know your charitable intent. Share your regular giving goals with them, and ask them to select the best assets to donate.

3. Donate stocks when you rebalance your portfolio

Direct your advisor to donate appreciated stocks, ETFs, or mutual funds you've held at least one year into your Giving Fund every 6 to 12 months (or whenever you rebalance your portfolio). This potentially eliminates capital gains taxes, resets your cost basis if you decide to reinvest in the stock, and allows tax-efficient stewardship across all market cycles.

4. Potentially receive an income tax deduction

Because NCF is a public charity, you may qualify for a charitable deduction when you donate shares (up to 30% AGI*).

5. Give more to your favorite charities

Use tax efficiencies to give even more to your favorite charities. This also potentially reduces current-year income taxes, because a larger gift may result in a larger deduction.

*Subject to applicable charitable and itemized deduction reductions