KEY DATES FOR YOUR CHARITABLE GIVING BEFORE MIDNIGHT DECEMBER 31

2026 year-end giving deadlines

NOVEMBER 27

Real estate gifts

Any real estate gifts requiring a Phase 1 Environmental Site Assessment must be initiated with NCF by this date.

DECEMBER 1

Proprietary mutual funds and transfer agents

All proprietary mutual fund transfers and securities through a transfer agent must be initiated by this date.

DECEMBER 4

New Separately Managed Accounts (SMAs)

Any new SMAs (NCF fund assets that are separately managed by an advisor) must be set up by this date.

DECEMBER 11

Complex gifts

To ensure your complex gift can be completed by December 31, your asset donation form and all required documents must be received by December 11. Due to the high volume of complex gifts at the end of the year, we encourage you to submit your documents as soon as possible. We can accept your gift as early as today with an effective date of December 31, 2026. Contact your local NCF team for forms or more details.

DECEMBER 14

Grants to charities

Grant requests to approved charities must be submitted by this date if you would like a check sent by the end of the year. Grants do not have to be issued by year end for tax purposes.

DECEMBER 14

Publicly traded securities or E-checks

All stock and mutual fund transfers should be initiated with the transferring broker by this date. E-checks also need to be initiated by this date. A physical check or a wire transfer should be considered instead of an E-check beginning December 15 or later. (NCF must receive the gift by December 31 to count toward the 2026 tax year.)

DECEMBER 31

Cash gifts

Physical checks must be postmarked by USPS no later than December 31. Cash and wire transfers must also be received in NCF's bank account by this date.

DECEMBER 31

Charitable Gift Annuities (CGAs)

Applications for CGAs, along with physical checks, must be dated and postmarked by USPS no later than December 31, and you must have previously received a CGA illustration with the terms on which the CGA agreement will be based.

DECEMBER 31

IRAs

If you'd like to make a qualified charitable distribution (QCD) from your IRA to a Designated Fund or Single-Charity Fund, submit a QCD request to your IRA custodian.* The check or electronic transfer should be made payable to National Christian Foundation and sent directly to NCF, allowing sufficient time for NCF to receive and acknowledge the distribution by December 31.

*Note, a distribution from your IRA to a Giving Fund will not qualify as a QCD but may qualify as a regular charitable gift.

DECEMBER 31

Physical stock certificates

If you hold physical stock certificates, please visit ncfgiving.com/forms for information on the most effective ways to gift these securities.

NCF mailing address:
1150 Sanctuary Pkwy
Suite 350
Alpharetta, GA 30009

Special note: USPS is experiencing some temporary delays in regular mail delivery as it implements upgrades. If your gift is sent via USPS, the gift receipt will show the date the gift was postmarked. If you send your gift by FedEx or UPS, the date on your receipt is the day NCF receives the gift.

Recent USPS rule changes mean postmarks now indicate the date a mailpiece is first processed by an automated sorting facility, rather than the date it was deposited in a mailbox. Because mail is often routed to regional hubs, the postmarked date can be days later than the drop-off date. Please plan accordingly.