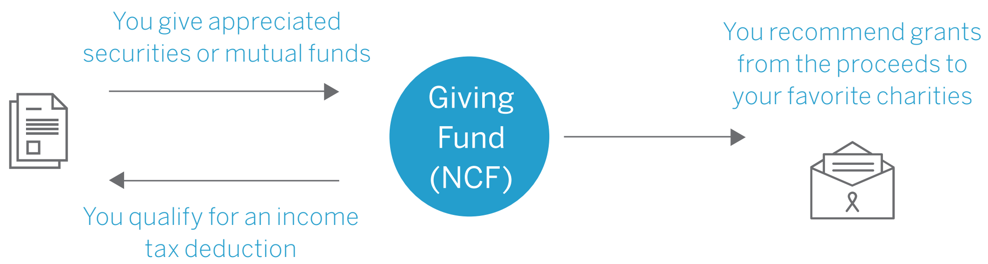
Stock giving: A smarter way to make an impact

Send more to your favorite causes by giving long-term, appreciated securities

If you are currently writing checks to charities, but also have appreciated stocks or mutual funds in a taxable investment portfolio that you've held for at least one year, you likely have a significant opportunity to pay less tax, give more, improve your personal cash flow, and simplify your giving. The key is to donate these securities before the sale, which means you'll reduce or eliminate capital gains taxes. We liquidate the securities and then put the net proceeds into your Giving Fund (donor-advised fund), which you use to recommend grants to the causes you love.



MULTIPLY YOUR IMPACT

- Less tax – You eliminate capital gain tax on the donated stock
- More giving – Your giving capacity goes up as you eliminate current or future tax exposure
- Reset your cost basis – Still like the stock? Use your cash to repurchase the same stock or mutual fund
- Tax-free rebalancing – Your investment advisor can rebalance your portfolio with no tax consequences
- Improved personal cash flow – Using tax savings to give more increases your charitable deduction

SIMPLIFY YOUR GIVING

- Deduct now, grant later – Receive a deduction this year while granting over time, if desired
- Leverage your time – One stock gift can be easily used to support multiple charities
- Eliminate the hassle – Consolidate tax receipting 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 recommend grants to your favorite charities

Learn more or get started today.

Visit us at ncfgiving.com or call us at 800.681.6223.

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. Keep track of every tax receipt manually
5. Continue to pay capital gains tax in your portfolio (now or later)

MORE GIVING USING STOCK

1. Donate $10,000 of stock into your Giving Fund
2. Qualify for a $10,000 charitable deduction
3. Shares are sold by NCF tax-free, with proceeds placed in your Giving Fund
4. Re-fund your portfolio using $10,000 cash (reset basis!)
5. Use tax savings to give more!

SIX STEPS TO GIVING MORE BY GIVING STOCK

1. **Stop writing checks 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 charity today. If you have any appreciated assets in your investment portfolio, but are still writing checks to charity, you have an opportunity to give more.
2. **Send checks to your investment portfolio instead (reset your cost basis for tax-free rebalancing!)**
   Instead of writing checks to charity, send the cash to your investment portfolio. Then, if you still like the stock you donated, just repurchase it now, which raises your cost basis and lowers future tax exposure.
3. **Set a goal and communicate it to your advisor**
   Your professional advisor may not know your charitable intent, just because they're managing your portfolio. Share your regular giving goals with them, and ask them to select the best assets to donate.
4. **Give your winners; sell your losers**
   Direct your advisor to donate appreciated stocks, ETF's, or mutual funds held at least one year into your Giving Fund every 6-12 months (or whenever they rebalance your portfolio). This eliminates capital gains taxes, resets your cost basis if you decide to repurchase the stock, and allows tax-savvy stewardship across all market cycles.
5. **Receive an income tax deduction**
   Because NCF is a public charity, you receive a deduction when you donate shares (up to 30% AGI).
6. **Give more to your favorite charities**
   Use the tax savings to give even more to your favorite charities. This also reduces current-year income taxes via a larger deduction, resulting in increased cash flow.

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