



National
Philanthropic
Trust

Your partner in giving

Essentials of *Year-End Giving*

AS THE YEAR WINDS DOWN, WE ENTER GIVING SEASON—a time to respond to requests from the causes you care about and reflect on your philanthropic goals for the year ahead.

In a world marked by complex challenges and opportunities, dedicated individuals and innovative organizations are working tirelessly to make a difference. Their success often hinges on the support of philanthropists like you. Your contributions help transform ideas and intentions into meaningful, lasting impact. This Giving Season, think about using a donor-advised fund (DAF) as a flexible and efficient way to meet today's immediate needs or plan for future impact.

Convert a Wide Range of Assets Into Philanthropic Capital

National Philanthropic Trust (NPT) can help you explore the potential of gifting a wide range of assets. Beyond cash and appreciated securities, we accept closely held business interests, restricted and controlled securities, cryptocurrency and alternative investments like hedge funds and private equity.

How NPT Handles Complex Asset Contributions

Non-cash assets require a longer lead time for NPT to conduct thorough due diligence.



STEP 1: INQUIRY

Donors or advisors consult with NPT about the proposed asset for contribution, including the timing of the liquidity event, tax implications, anticipated carrying costs, restrictions on the asset and issues of control.



STEP 2: DUE DILIGENCE

Once a contribution meets initial criteria, NPT's due diligence process begins to assess risk, cost and transferability. Required documentation includes governing documents, related agreements, financial statements and more. This process may take up to 2 to 8 weeks, or longer, based on asset type. The costs associated with this due diligence will be charged to the DAF.



STEP 3: TRANSFER

If NPT agrees to accept the contribution, the parties will complete the necessary paperwork to transfer the asset to NPT for allocation to your DAF. This paperwork will include a gift agreement setting forth the rights and obligations of NPT and the donor with respect to the gift, and a Contribution Agreement form. You will be required to obtain a qualified appraisal of the contributed asset to substantiate the gift value for income tax purposes.



STEP 4: LIQUIDATION

Liquidation timing varies. Some contributions, like cryptocurrencies, are liquidated immediately; others may be held for a longer time depending upon the circumstances. In cases where the asset will be held for some period of time, any carrying costs associated with the asset will be charged to the DAF, and sufficient liquidity must be maintained in the DAF to meet NPT's minimum liquidity requirements.

TAX-SMART YEAR-END GIVING STRATEGIES

Contributing a portion of your assets prior to year-end can reduce your taxable income and maximize support for your favorite causes.

Think Beyond Your Checkbook

Examine your balance sheet for long-term appreciated assets. Capital gains taxes may be reduced or eliminated when assets held longer than one year are gifted directly to a DAF.

Bunch Contributions

Contribute multiple years' worth of planned giving to maximize your tax benefit. This strategy is especially effective if your income is unusually high this year, perhaps due to a bonus, sale of a business or inherited assets.

Prefund Your DAF Before Retirement

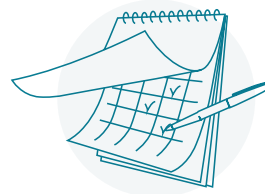
If your tax bracket is higher now than you expect it to be in the coming years, consider making a pre-retirement contribution. This can offset income in a high-earning year and fund your long-term philanthropic goals.

Effortless Giving With Maximum Flexibility

By centralizing your philanthropy in a DAF, you manage all your giving from one convenient tool. Our secure online donor portal enables you to explore and research more than 1.8 million nonprofits, recommend grants, access gift receipts and review your giving history. You focus on giving, while NPT handles the administrative side of philanthropy.

Stay on Top of Deadlines

It's always best to start your year-end philanthropic plans before you are backed up against deadlines. These timetables can help you plan.



CONTRIBUTION DEADLINES*

Private Investment Funds, Real Estate and Closely Held Stock	As early as possible
Stock Certificates	As early as possible
Mutual Funds	November 30
Cryptocurrency	December 18
Stocks, Bonds, ETFs	December 23
Money Wire	December 24
Check	December 31**
Credit Card	December 31

*See the Contribution Deadlines document for a complete list of asset types and detailed instructions, including recommended date of transfer initiation.

** Checks must be USPS postmarked by 12/31/24 or received prior to that date if mailed via other carrier.

For your charitable contribution to be credited for 2024, NPT must receive your contribution by December 31. Assets in transit as of January 1, 2025, will not qualify for a 2024 tax deduction.

GRANTMAKING DEADLINES

To ensure your grant payments are processed in 2024, please enter your grant recommendations by 11:59 p.m. ET on December 17. Approved grants will be sent by December 31.

Get Money to Charities Faster

Charities benefit from Grant Payments, a digital grantmaking solution developed with PayPal. Enrolled nonprofits receive grant proceeds via electronic funds transfer, with funds reaching their PayPal accounts in minutes following nonprofit organization acceptance.

Create Your Impact, Your Way

With an NPT DAF, you can support organizations worldwide, set up custom grant agreements and choose to give with full transparency or complete anonymity.

Automate Your Giving

Set up recurring grants on a monthly, quarterly or semi-annual basis. This creates a reliable revenue stream for nonprofits to support their operations, expand services and invest in new programs.

Involve Others in Your Philanthropy

A DAF allows you to involve family or loved ones in your charitable decisions. Name joint or secondary advisors to make decisions with you, and successor advisors to carry on your philanthropic legacy.

Get in Touch

As you prepare for the Giving Season, our team is ready to support you. We provide insights into innovative giving methods and consulting services for those looking to establish a DAF giving strategy.



Contact us at npt@nptrust.org or (888) 878-7900 for direct assistance.

About NPT

For over 25 years, NPT has helped donors achieve their giving objectives. We are proud to have assisted them in making over **778,000 grants** totaling more than **\$31.2 billion to charities** worldwide. We are among the largest grantmaking institutions in the United States.



Get More Guidance on Giving Season Central

For quick access to year-end giving guidance, visit and bookmark Giving Season Central: nptrust.org/giving-season-central

You will find information, worksheets and resources on:

- Contribution and grantmaking deadlines
- Extended office hours
- Philanthropic strategies
- NPT GivingPoint
- And more

