



National
Philanthropic
Trust

Your partner in giving

ESSENTIALS *of* Year-End Giving

Make the Most of Your Donor-Advised Fund
This Giving Season

Because National Philanthropic Trust sponsors your
DAF, you can count on:

- Support for complex and appreciated assets
- Expertise in local, national, and global philanthropy
- Personalized, hands-on guidance to help you plan, execute, and maximize your giving



Giving season—the final months of the year—is a time to reflect, honor the causes closest to you, and address urgent needs in your community and beyond.

But this year looks different. Nonprofits face uncertainty as traditional funding sources shift. Changes in federal policy raise questions about how markets will respond and how public needs may change. And with new tax laws on the horizon, many donors are wondering what charitable giving will look like in the year ahead.

Your donor-advised fund with National Philanthropic Trust is built for moments like these.

It empowers you to be generous now, supporting the nonprofits that matter most to you, while also planning thoughtfully for your future philanthropy. And with National Philanthropic Trust (NPT) as your partner, you have a donor-advised fund (DAF) that can do much more.



MAXIMIZE TODAY, PLAN FOR TOMORROW

With tax policy changes coming in 2026, many donors are using a DAF to maximize today's opportunities while planning for tomorrow. NPT can help you structure contributions strategically:

- **Unlock giving potential:** Review your balance sheet for cash, securities, or other holdings to fund meaningful philanthropy.
- **Give strategically in a windfall year:** A year with unusually high income—such as a bonus, business sale, or other one-time event—can be the perfect time to make a larger DAF contribution and capture favorable tax benefits.
- **Bunch your giving:** Make multiple years' worth of contributions now to maximize your current-year deduction.

Giving Season Strategies

With your DAF, you have the tools to make this season of giving both intentional and impactful. Here are a few strategies to guide your planning.

- **Plan Ahead:** Review your DAF balance and consider grants for organizations you care about. Fund your DAF with cash, securities, cryptocurrency, or other non-cash assets to meet your grantmaking goals.
- **Explore New Causes:** Support new charities or initiatives this season. The effort to identify additional nonprofits that are aligned with your values is time well spent.
- **Consider Tax-Smart Giving:** Optimize your 2025 tax position by contributing assets now. Gifts of appreciated assets held for more than one year qualify for a full fair market value deduction and incur no capital gains, so more goes directly to your causes.

Put Your Plan into Action

Use NPT's *Giving Season Planning Worksheet* to map your goals, grants, and contributions.

[Download the worksheet](#)

DAF Features You May Not Be Using

Your DAF offers sophisticated features that can transform how you approach philanthropy, from family engagement to investment growth to strategic grantmaking.

■ Build Your Philanthropic Legacy with Family Involvement

Appoint Joint Advisors to give your spouse, partner, friend, family member, or colleague equal decision-making authority. Name Secondary Advisors to involve other people in grant recommendations. Designate Successor Advisors to ensure your philanthropic vision continues beyond your lifetime.

■ Create Reliable Impact with Recurring Grants

Set up automatic grants to provide steady, predictable support for your favorite nonprofits. This ensures consistent funding for organizations you trust while simplifying your ongoing philanthropy.

■ Structure Strategic Grants

Work with Philanthropic Solutions to design targeted, high-impact grants. This can involve securing naming rights, funding scholarship programs, and monitoring the progress of grantees through milestone-based distributions. We also handle international giving through expenditure responsibility and equivalency determination.

■ Grow Your Giving Through Investment Management

If your DAF has grown over \$500K, consider bespoke investment management through your financial advisor. Your account can include alternatives and private investments, potentially growing your philanthropic capacity over time.

■ Tap the Hidden Potential in Your Balance Sheet

Unlock the full potential of your balance sheet by contributing non-cash assets, such as closely held business interests, real estate, or alternative investments. NPT is a recognized leader in accepting complex gifts, helping donors convert illiquid assets into charitable capital.

CONTRIBUTION AND GRANTMAKING DEADLINES

To ensure contributions are credited for the 2025 tax year and grants are processed on time, please initiate transactions by the following dates:

Contribution Deadline

Private Investment Funds, Real Estate, Closely Held Stock	As soon as possible
Mutual Funds	November 28
Cryptocurrency	December 19
Stocks, Bonds, ETFs	December 24
Wire Transfers	December 24
Checks	December 31*
Credit Card	December 31

*Checks must be postmarked by 12/31/25 (if sent via USPS) or received by that date if sent via another carrier.

Grantmaking Deadline

December 15, 2025 (to allow time for review, approval, and payment)



Take Action with Your NPT DAF

Once you've explored strategies, tools, and key deadlines, it's time to put your plans into motion.

- 1. Log in to GivingPoint**
Manage your account, recommend grants, and track your philanthropic impact in one secure portal.
- 2. Review & Plan Your Giving**
Analyze your grantmaking history and giving patterns, then build a library of nonprofits you support or want to explore.
- 3. Make a Grant Recommendation**
Choose the charity or charities you want to support, select your grant amount, and schedule it for immediate or future delivery.
- 4. Update Your Account**
Review DAF advisors, explore giving tools, and adjust your charitable plans as needed.

NEED GUIDANCE? NPT IS HERE TO HELP

- **Contributing Complex Gifts:** Work with your financial advisor or reach out to your NPT Regional Director for guidance on non-cash assets like real estate, closely held stock, or cryptocurrency.
- **Deepen Your Giving Strategy:** Engage with NPT's Philanthropic Consulting team to discover new causes, design impactful gifts, and extend the reach of your DAF. Please note that consulting services are subject to fees.
- **GivingPoint Support:** Contact NPT Donor Relations for step-by-step guidance and optimize your online experience.

Visit nptrust.org, email us at npt@nptrust.org, or call **(888) 878-7900** to take the next step in your giving journey.