National Philanthropic Trust

Your partner in giving

ESSENTIALS *of* Year-End Giving

How a Donor-Advised Fund Can Expand Your Giving Impact This Season

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.

> **A 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.

Why a Donor-Advised Fund?

A DAF is one of the most versatile, tax-smart giving vehicles available today. With an NPT DAF, you can:

- **Create immediate impact with lasting flexibility:** Contribute to your DAF and receive an immediate tax deduction. Then recommend grants to nonprofits on your own timeline.
- **Simplify your giving:** Manage all your DAF contributions and grants in one place, with receipts and history at your fingertips.
- **Grow your giving power**: Contributions can be invested tax-free, potentially increasing the amount you'll have to grant in the future.
- **Give your way:** Recommend grants to virtually any IRS-qualified nonprofit and decide how much personal information is disclosed to the grantee.
- **Build a legacy:** Involve your family in giving decisions and pass on your values across generations.
- **Pair a DAF with other giving vehicles:** Use a DAF with other giving vehicles, such as private foundations or charitable trusts, to create a more tax-efficient and flexible philanthropic plan.

MAXIMIZE TODAY, PLAN FOR TOMORROW

With upcoming changes to tax policy in 2026, many donors are using a DAF to maximize today's opportunities while planning for tomorrow.

- **Unlock giving potential:** Review your balance sheet for assets (cash, securities, or other holdings) that could fund meaningful philanthropy. Appreciated assets held for more than one year can be deducted at their full fair market value, and, when donated, incur no capital gains, so more of the donation goes directly to your causes.
- **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 tax deduction.

Why Choose NPT as Your DAF Sponsor?

With NPT, your DAF is more than an account; it's a partnership.

We bring the scale, expertise, and personal support that help you make the most of your philanthropy:

- **Broad asset acceptance**: From securities to closely held business interests, alternatives, real estate, and other illiquid assets, NPT specializes in helping donors give more of what they own.
- **Local to global reach**: NPT donors recommend grants to nonprofits in their own communities and across the globe. Our team has facilitated grants in more than 90 countries, expanding the potential reach of your philanthropy.
- **Personalized service**: Giving is deeply personal. Our team supports donors with everything from tailored grant agreements to philanthropic consulting—helping you think strategically about the change you want to make and guiding you toward achieving it.
- **Independent and flexible**: As an independent DAF sponsor, NPT isn't tied to any one institution or cause. That independence allows us to offer a broad range of investment options and the ability to support any qualified nonprofit.
- **Enhanced digital giving**: NPT's online donor portal, GivingPoint, makes managing your philanthropy simple. Track contributions, recommend grants, and monitor DAF activity, all in one secure and intuitive platform.

WHAT WILL YOUR STORY OF IMPACT BE?

Giving Back Where It All Began

Before selling a business, an entrepreneur saw the moment as a chance to give back to the town where it all began. By contributing a portion of business interests to a DAF, the proceeds helped fund local nonprofits, supporting workforce training programs, small business incubators, and mentorship opportunities that prepare young people to pursue their own entrepreneurial dreams.

A Family Tradition of Generosity

Every December, a family gathers around the dining room table. Conversation drifts from holiday plans to the causes closest to their hearts. The daughter advocates for climate action, the son champions medical research, and their parents care deeply about expanding access to the arts. With a shared DAF, each family member, named as Primary or Secondary Advisors, can support the causes that matter most to them. Their DAF allows them to honor their individual philanthropic aspirations while creating a tradition of generosity that brings them together year after year.

Turning Assets into Lasting Impact

A donor contributed appreciated stock to a DAF, transforming a concentrated holding into lasting impact. The gift created a reserve for several years of grantmaking, giving them the freedom to support the organizations they care about most, providing steady funding for global humanitarian relief, expanding after-school programs in underserved communities, and strengthening local hospitals.

Getting Started with NPT

Opening a DAF is simple. In three steps, you'll be ready to give with greater impact:

1. **Register on GivingPoint**
   Create your donor portal account to start the application and manage your DAF online.

2. **Complete Your Donor Application**
   Name your fund, add advisors, choose an investment strategy, and design a Legacy Plan.

3. **Fund Your DAF**
   Start your DAF with $10,000 or more. Transfer assets, or even use a credit card, to begin your giving journey.

> To ensure your contribution is eligible for a 2025 charitable tax deduction, NPT must receive your gift by **December 31, 2025**. Gifts in transit as of January 1, 2026, will not qualify for a 2025 deduction.

INVESTMENT OPTIONS

At NPT, our flexible investment architecture is designed to fit a range of donor goals:

- **Model Portfolios** (Impact, Active, Index)
- **Segregated Accounts** (Have your financial advisor manage DAF investments if your fund is over $500K)
- **Money Market** (For shorter-term giving)

Ready to explore what's possible with an NPT DAF?

Visit **nptrust.org**, email us at npt@nptrust.org, or call **(888) 878-7900**.