

REASONABLE *Faith*

Stock & Asset Giving

One way to maximize your giving to Reasonable Faith in the most tax-advantaged way is through stock and asset giving. Reasonable Faith has partnered with [National Christian Foundation](#) (NCF) to easily enable our financial partners to give in this way.

Giving appreciated assets, such as marketable securities or real estate, can be a win-win for both our financial partners and Reasonable Faith. This method allows you to maintain current cash while reducing income and/or estate tax liabilities. The recipient acquires a gift that can be sold at fair market value—free of taxes. The following chart illustrates the benefits of giving appreciated assets.

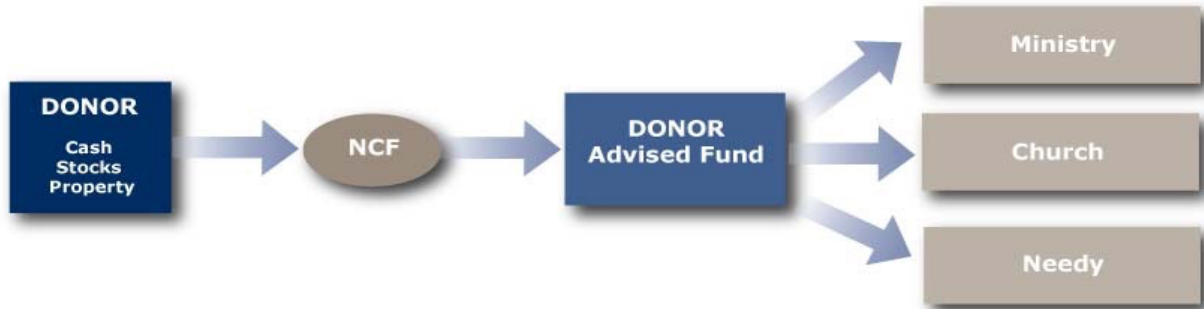
The Benefits of Giving Appreciated Assets vs. Giving the Proceeds from Selling the Asset		
	Sell Stock, Contribute Proceeds	Gift of Appreciated Stock
Current Market Value (\$10,000 Cost Basis)	\$ 50,000	\$ 50,000
Capital Gain Tax on Sale (20% Fed/State)	- \$ 8,000	- N/A
Net Deductible Funds to Charity	= \$ 42,000	= \$ 50,000
Donor's Tax Rate (Federal and State Rate)	X 28%	X 28%
Tax Savings for Donation	= \$ 11,760	= \$ 14,000
Tax on Capital Gain	- \$ 8,000	- N/A
Net Tax Savings for Donor	= \$ 3,760	= \$14,000
Funds to Charity	\$ 42,000	\$ 50,000
Net Tax Savings for Donor	\$ 3,760	\$ 14,000
Total Benefit	\$ 45,760	\$ 64,000

How Does NCF Work?

Often giving, though a simple concept, can be quite complex. There are tax-related issues and administrative challenges, and time is required to benefit multiple charitable recipients. NCF provides a comprehensive solution to both small and large donors who desire to maximize their flexibility and minimize the administrative duties of making charitable contributions. NCF's purpose is to serve faithful Christian stewards and the organizations they support as a partner in advancing the Kingdom of God.

Donors wishing to utilize the benefits of NCF establish their own Donor Advised Fund at NCF. From this Fund they can make charitable contributions similar to having established their own private foundation but without the restrictions and administrative burden often associated with

private foundations. NCF operates on a low budget, holding expenses down while maintaining services to donors at a high professional level.



Because the National Christian Foundation is recognized as a public charity by the Internal Revenue Service, you have a great deal of flexibility in making distributions from your Fund. Your donation will go through NCF directly to your Donor Advised Fund where you can then have it distributed to Reasonable Faith or any other non-profit charity.

HOW DO I GIVE THROUGH NCF

You do not need to open a fund with NCF to give stock to Reasonable Faith. Stock gifts can be made to the National Christian Foundation for The Reasonable Faith Single Charity Fund (#4256938). The attached Letter of Intent has NCF's various brokerage accounts to which transfers can be made. It also asks for the information we need to credit the Reasonable Faith Fund appropriately and in a timely manner.

If you want to give a more complex asset such as royalties or privately held business interest, NCF can work with you on an individual basis to achieve your goals.

What About Other Donor Advised Funds?

If you already have a Donor Advised Fund through another organization, you can donate just as easily through those funds. Simply contact us at info@reasonablefaith.org to inform us of your intent to donate through your Donor Advised Fund.

Instructions for giving stocks and mutual funds

Use the following Letter of Intent (LOI) to inform National Christian Foundation (NCF) of your decision to make a contribution of publicly traded securities, such as stocks, mutual funds, and/or cash through your brokerage account. All contributions to your NCF Giving Fund (donor-advised fund) are irrevocable and are, in most cases, eligible for a tax deduction. Please contact your financial institution to request their required procedures and forms and to provide them with the delivery instructions found below.

Please note that, if you are sending physical stock certificates or stock held at a transfer agent (ex. Computershare), you must complete our [stock certificate](#) or [transfer agent](#) gifting forms available at ncfgiving.com/forms.

Note: Individual circumstances vary. Please consult your tax advisor regarding your situation. Gifts from other tax-exempt organizations are not deductible.

STEP 1: INITIATE THE TRANSFER WITH YOUR BROKER

To transfer stocks or mutual funds that are being held electronically, contact your financial institution and provide the information with the instructions below. Include the giver's name and NCF Giving Fund number in the memo/notes section of the transfer request on all deliveries.

We recommend in-house transfers if you have a Fidelity, Schwab, or Merrill Lynch account. Please deliver all Depository Trust Company (DTC) eligible securities to the account name – National Christian Charitable Foundation Inc. – using one of the brokerages listed below:

Fidelity Acct# 479-048720 (DTC 0226)
Schwab Acct# 6595-8708 (DTC 0164)
Merrill Lynch..... Acct# 210-04116 (DTC 8862)

Note: Most financial institutions and mutual fund companies require the use of their own gifting form or an additional LOI. If your mutual funds are held at a brokerage other than the ones listed, please check with your broker to see if the funds are transferable. If they are not transferable, please contact NCF.

STEP 2: NOTIFY NCF OF YOUR TRANSFER

Please complete the LOI on the second page of this document and send to NCF via email, mail, or fax. It can be printed, completed, and signed by hand, or you can type directly into the fields, sign via DocuSign, and save to your computer before sending.

Email*

transfers@ncfgiving.com

*Email transmissions are not secure

Mail or overnight delivery

National Christian Foundation
ATTN: Contribution Services
1150 Sanctuary Pkwy, Suite 350
Alpharetta, GA 30009

Fax

888.672.7302

Note: If we do not receive proper notification of a contribution, the contribution will be placed into a suspense account. If the contribution remains unidentified despite NCF's good faith efforts to match it with your contributions, the contribution will be placed into the general fund for NCF.

STEP 3: CONFIRM YOUR TRANSFER

Transfers must be initiated by your financial advisor or broker. Please confirm with your broker or advisor that your contribution has been transferred from your account to NCF's account. Once received, it usually takes 4-7 business days for your transfer to be liquidated, settled, and completely posted to your NCF Giving Fund.

LETTER OF INTENT (LOI)

Please accept this letter as my intention to irrevocably contribute these assets to the National Christian Charitable Foundation, Inc. I understand that I must initiate this transfer with my broker. If you have any questions, or if there is a problem with this transfer, please contact me immediately at the phone number below. This gift is being contributed by the following individuals / entities / trusts:

Giver account title (individual, joint, trust, corporate, LLC, or other)

Email address

Street address

Phone number

Name of delivering broker, address, and phone number

Anticipated date of transfer

Giver account number with delivering firm (required only if submitting to brokerage as transfer authorization)

NCF Giving Fund name

NCF Giving Fund number

Please indicate the brokerage account which will receive the transferred shares:

Fidelity (National Financial Services) – Acct #479-048720 (DTC 0226)

Schwab and Co – Acct #6595-8708 (DTC 0164)

Merrill Lynch – Acct #210-04116 (DTC 8862)

I/we irrevocably transfer the following assets:

Cash contributions: \$ _____

Stocks, mutual funds, or other publicly traded assets listed below:

Symbol/Ticker	Security description	Exact number of shares*	Approximate \$ value
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*Please initiate the transfer based on the number of shares and not the dollar value since security values may fluctuate. Shares are to be transferred in kind and are not to be liquidated.

Total approximate \$ value: _____

I have read and understand the instructions on page 1. This is my written LOI to irrevocably transfer ownership of the assets specified in this form to National Christian Charitable Foundation, Inc. I understand that any contribution, once accepted by the donor-advised fund, represents an irrevocable contribution to National Christian Charitable Foundation, Inc. and is not refundable to me for any reason.

Giver 1: Full name (please print)

Giver 2: Full name (please print)

Giver 1: Signature

Date

Giver 2: Signature

Date