

# 2025 year-end giving deadlines

Key dates for your charitable giving before midnight December 31

NOV  
28

## Real estate gifts

Any real estate gifts requiring a Phase I Environmental Site Assessment must be initiated with NCF by this date.

DEC  
2

## Proprietary mutual funds

All proprietary mutual fund transfers must be initiated by this date.

DEC  
5

## New separately managed accounts (SMAs)

Any new SMAs (NCF fund assets that are separately managed by an advisor) must be set up by this date. Initiate gifts with a transfer agent by this date.

DEC  
12

## Complex gifts

To ensure your complex gift can be completed by December 31, your asset donation form and all required documents must be received by December 13. Due to the high volume of complex gifts at the end of the year, we encourage you to submit your documents as soon as possible. We can accept your gift as early as today with an effective date of December 31, 2025. Contact your local NCF team for forms or more details.

DEC  
15

## Grants to charities

Grant requests to approved charities must be submitted by this date if you would like a check mailed by the end of the year. Note: Grants do not have to be issued by year end for tax purposes.

## IRAs

Givers who would like to make a qualified charitable distribution (QCD) from their IRA should submit a QCD request to their IRA custodian. The check or electronic transfer should be made payable to National Christian Foundation and sent directly to NCF, allowing sufficient time for the IRA custodian to make the distribution by December 31. Allow additional time for physical checks from the custodian or those written by you from your IRA checkbook.

## Physical stock certificates

If you hold physical stock certificates, please visit [ncfgiving.com/forms](https://ncfgiving.com/forms) for information on the most effective ways to gift these securities.

**Download year-end giving forms at [ncfgiving.com/forms](https://ncfgiving.com/forms)**

Contact our team with any questions at 866.580.4483

DEC  
15**Publicly traded securities or E-checks**

All stock and mutual fund transfers should be initiated with the transferring broker by this date. E-checks also need to be initiated by this date. A physical check or a wire transfer should be considered instead of an E-check after December 15. (NCF must receive the gift by December 31 to count toward the 2025 tax year.)

DEC  
31**Cash gifts**

Physical checks must be postmarked by USPS no later than December 31. Cash and wire transfers must also be received in NCF's bank account by this date.

**Charitable gift annuities (CGAs)**

Applications for CGAs, along with physical checks, must be dated and postmarked by USPS no later than December 31, and you must have previously received a CGA illustration with the terms on which the CGA agreement will be based.

**\* Special note:** USPS is experiencing some temporary delays in regular mail delivery as it implements upgrades. If your gift is sent via USPS, the contribution receipt will show the date the gift was postmarked. If you send your gift by FedEx or UPS, the date on your receipt is the day NCF receives the gift.

**Complex gifts**

To stay ahead of the rush, please make sure you discuss your gift with your local NCF team early. We can work on your gifts now with an effective date of December 31, 2025.

**Download year-end giving forms at [ncfgiving.com/forms](https://ncfgiving.com/forms)**

Contact our team with any questions at 866.580.4483