

# Maximizing what you have to give

Dwight Montgomery, CFP<sup>®</sup>, CKA<sup>®</sup>

President, National Christian Foundation Ohio

David Schairer, CFP<sup>®</sup>

President, National Christian Foundation Lancaster



At NCF, we help families create a **Giving Strategy** so they can be wise stewards of all they have and experience the joy of greater generosity.

**Legacy**  
Craft an enduring story

**Family**  
Cultivate unity

**Passions**  
Give with Kingdom impact

**Wealth & Resources**  
Maximize your giving

Your biblical  
foundation for giving

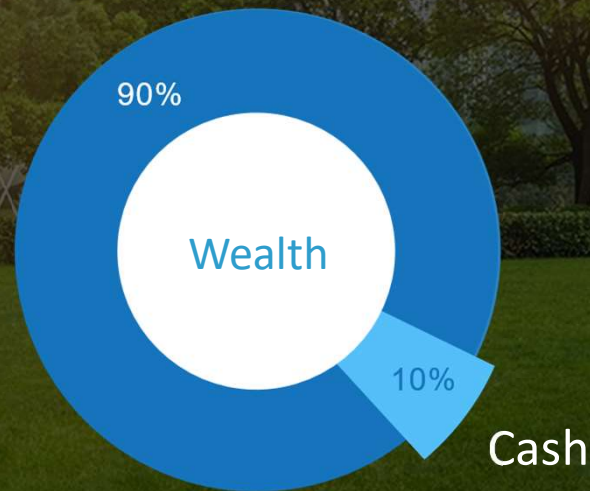




# Strategic giving

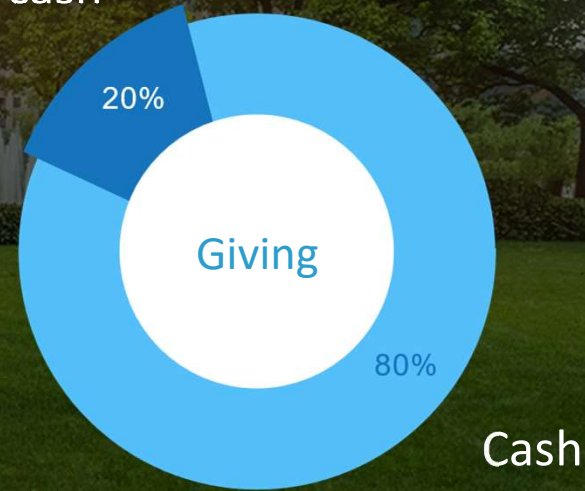
## Non-Cash Giving

Non-cash



VS


Non-cash




A = Avoid (or reduce) capital gains tax | G = Greater income tax deduction | E = Expand your giving capacity


# Unlocking the 90%


 Appreciated securities


 Real Estate


 Business Interests

 Personal Property

 Restricted Securities

 Estate Gifts

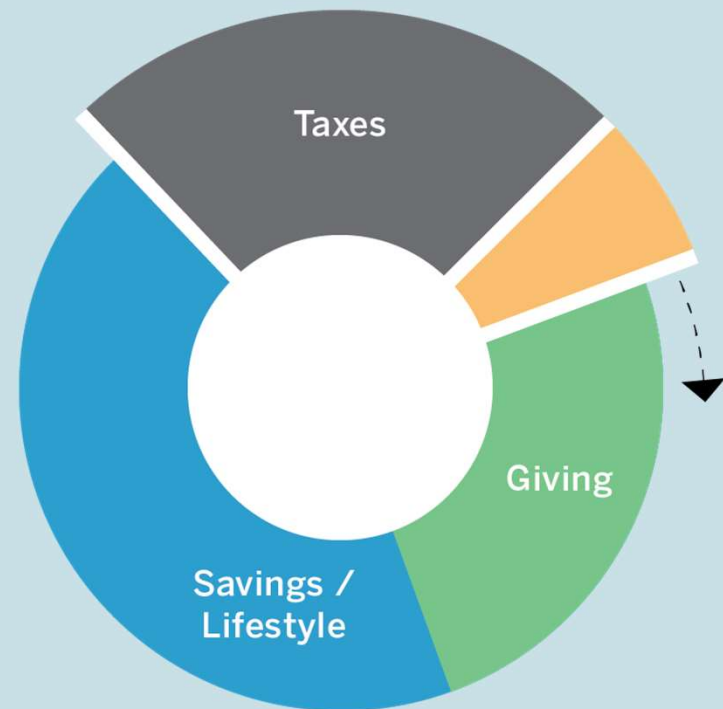
 Retirement Plans

 Life Insurance



# Give more with non-cash assets

Convert tax dollars to giving dollars





# See how it works

## Non-Cash Giving

### Assumptions:

- \$150,000 fair market value
- \$50,000 original cost
- Giver wants to give 100%
- 37% ordinary income tax rate
- 25% capital gains tax rate

### Sell then Give

Charity	\$125,000
Capital Gain Tax Liability	(\$25,000)
Income Tax Deduction	\$46,250
Net to Family	\$21,250



# See how it works

## Non-Cash Giving

### Assumptions:

- \$150,000 fair market value
- \$50,000 original cost
- Giver wants to give 100%
- 37% ordinary income tax rate
- 25% capital gains tax rate

### Give then Sell

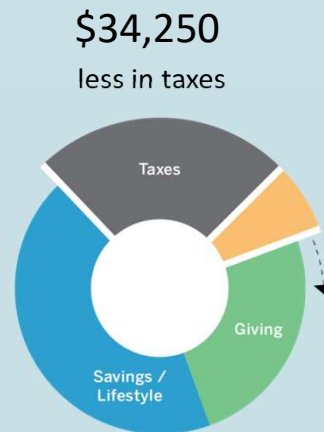
Charity	\$150,000
Capital Gain Tax Liability	\$0
Income Tax Deduction	\$55,500
Net to Family	\$55,500



# See how it works

## Non-Cash Giving

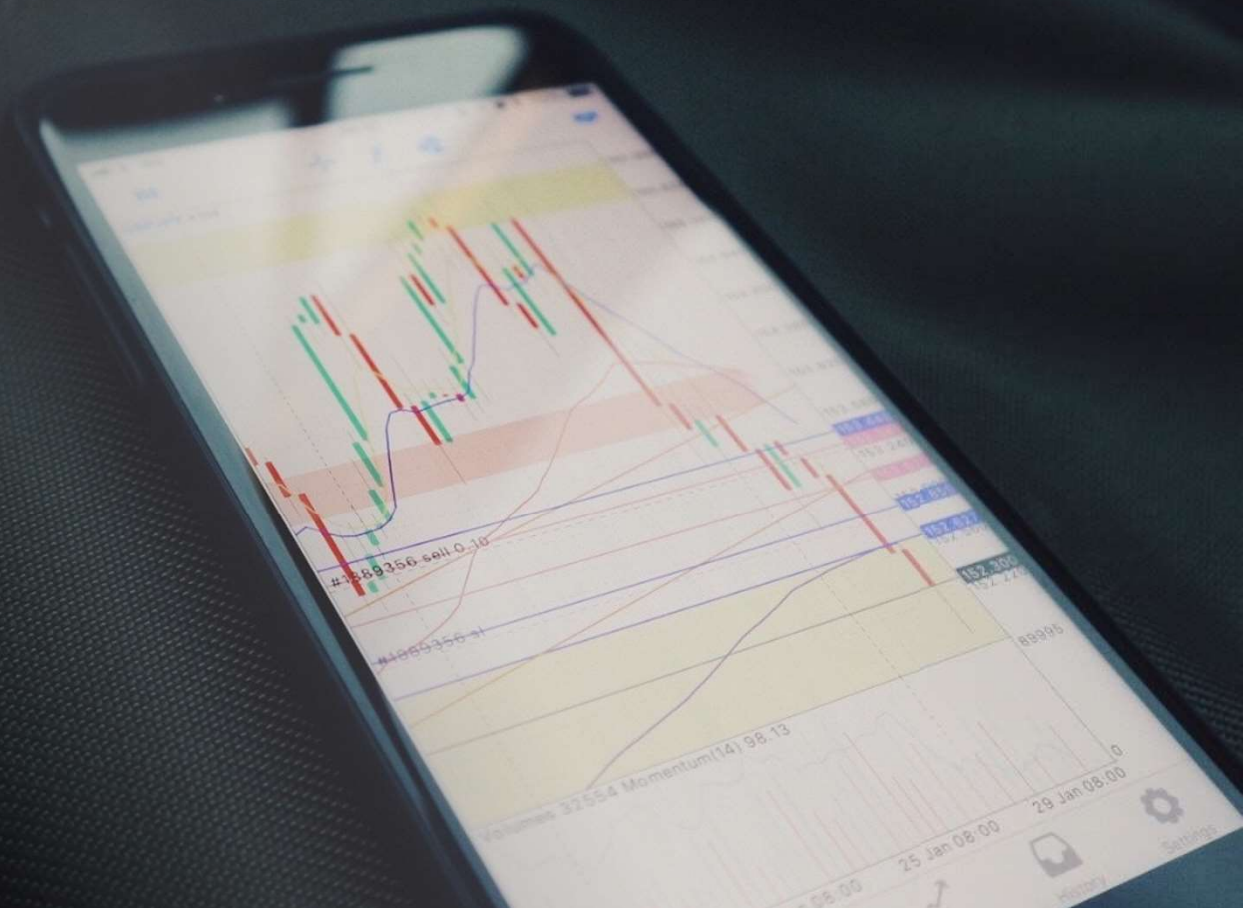
	Sell then Give	Give then Sell
Charity	\$125,000	\$150,000
Capital Gain Tax Liability	(\$25,000)	\$0
Income Tax Deduction	\$46,250	\$55,500
Net to Family	\$21,250	\$55,500





# Give first, then sell

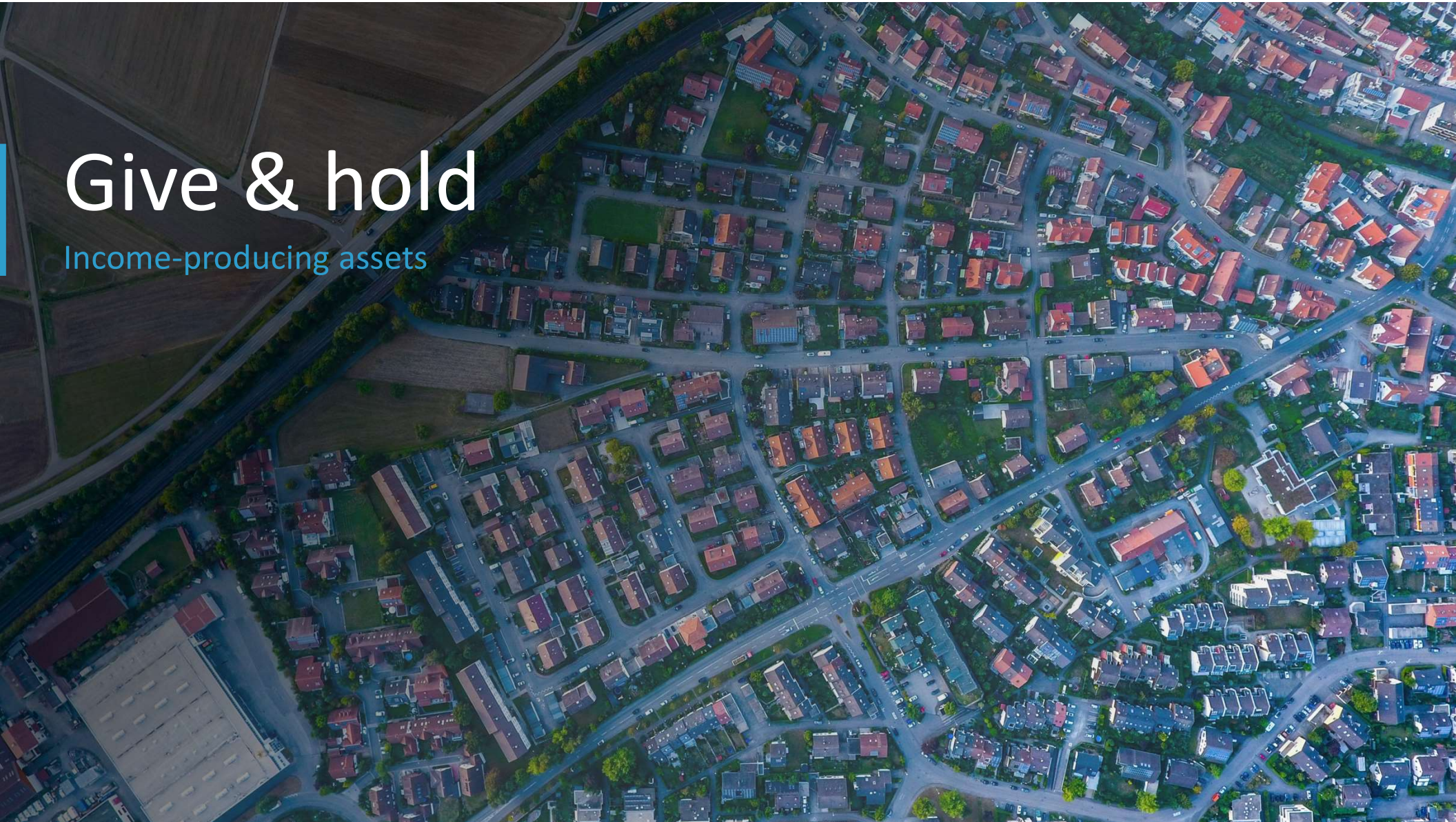
Appreciated assets





# Give & hold

Income-producing assets







National Christian  
FOUNDATION® Ohio

## Dwight Montgomery

614.554.6560 (c)

614.696.5300 (o)

[dmontgomery@ncfgiving.com](mailto:dmontgomery@ncfgiving.com)

## David Schairer

248.444.5562 (c)

717.478.3377 (o)

[dschairer@ncfgiving.com](mailto:dschairer@ncfgiving.com)