

# Evergreen Smart Giving Suite Talking Points



# Give Smarter, Not Harder

Gifts of non-cash assets are powerful ways to support [PARTNER] in real time without dipping into your cash reserves. Giving from a non-cash asset provides *immediate support* for our [MISSION] and *valuable financial benefits* for you.

Through our partnership with FreeWill, you can make a gift from a range of assets, including:

- Donor-Advised Funds (DAFs)
- Appreciated Stocks
- Cryptocurrency
- Qualified Charitable Distributions (QCDs)

Visit [Partner.FreeWill.com/SmartGiving/\[URL\]](#) to explore all your smart giving options.

## Qualified Charitable Distributions (QCDs)

If you're **70½ or older and have a traditional IRA**, you're eligible for one of the most tax-savvy ways to give back: a **Qualified Charitable Distribution (QCD)**, sometimes called an IRA charitable rollover.

A QCD allows you to donate directly from your IRA to [PARTNER], completely *tax-free*.

### Key Benefits

- **No taxes owed** — QCDs are excluded from taxable income, even if you don't itemize deductions on your tax return
- **Counts toward your Required Minimum Distribution (RMD) starting at age 73.**
- **Higher annual limit:** Beginning in 2026, you can give up to \$115,000 per year from your IRA tax-free.
- **Immediate impact** — your gift supports [MISSION] right away, while helping you save on your taxes

To count for this tax year, your IRA gift must be processed by **December 31**.





## How It Works with FreeWill

Making a QCD is fast and simple. Through our secure online platform, you can:

- Complete your QCD in under **10 minutes**
- Avoid sharing sensitive information
- Automatically generate and send all necessary paperwork

## Frequently Asked Questions

### How does a QCD reduce my taxes?

Normally, when you withdraw funds from your IRA, the amount is added to your taxable income. A QCD avoids this and allows funds to go directly from your IRA to charity, helping you lower your taxable income and possibly stay in a lower tax bracket.

### What is a Required Minimum Distribution (RMD)?

If you're 73 or older, you must withdraw a minimum amount from your IRA each year. A QCD can satisfy your RMD while remaining tax-free.

### Can I make a QCD before I need to take RMDs?

Yes! Anyone 70½ or older can make a QCD at any time. These gifts are always tax-free and may reduce your future RMDs.

## Stock Donations

By donating stock directly (rather than selling it and donating the cash), you can avoid capital gains tax while making an even greater impact for [\[MISSION\]](#). When you sell appreciated stock, the profit is typically subject to capital gains tax, at a rate of up to 20% federally, plus potential state taxes.

But when you donate that same stock directly:

- You pay no capital gains tax on the appreciated amount.
- If you itemize deductions, you can generally deduct the full fair market value of the stock if you've held it for more than one year.





That means you can give more to [PARTNER] without dipping into your everyday cash flow.

To qualify for this tax year, your stock gift must be processed by December 31.

- If mailing forms, plan to do so by early December to ensure that [PARTNER] receives your gift ahead of the end of the year
- Giving earlier helps you avoid the year-end rush and makes an immediate difference when it's needed most.

## How it Works with FreeWill


Using this tool, you can:

- Initiate a stock transfer in about 10 minutes
- Notify [PARTNER] automatically with details about your gift and your intentions
- Receive proper tax documents for next year's filing
- Ensure your gift is matched to your name so we can properly thank you

The platform automatically includes [PARTNER]'s brokerage and EIN information, so you don't have to track down details.

Brokerages currently supporting e-signatures include:

- Ameriprise
- Charles Schwab
- Interactive Brokers
- E\*TRADE
- Vanguard
- Wells Fargo

 Privacy matters: FreeWill never collects or stores sensitive data like account or Social Security numbers.

## Frequently Asked Questions

### **Can I still donate if the market is fluctuating?**

Yes. Stock giving can be beneficial even in a down market. You can donate appreciated assets while maintaining your portfolio balance.

### **What if I want to keep my stock holdings?**





After donating, you can repurchase the same stock immediately, allowing you to maintain your position while realizing tax savings and supporting [PARTNER]. (A simple way to essentially redirect the cash you saved by donating stock!

### **Can donating stock help me rebalance my portfolio?**

Absolutely. Donating appreciated stock is a simple, tax-efficient way to rebalance your holdings and support [MISSION].

### **Does [PARTNER] prefer stock or cash gifts?**

We're grateful for all gifts, but stock donations are uniquely impactful because neither you nor [PARTNER] pay capital gains tax, maximizing your gift's value for [MISSION].

### **What happens after I donate?**

Most nonprofits liquidate stock donations upon receipt to minimize risk and immediately fund their mission. You'll receive a confirmation and a tax receipt once your gift is processed.

## **Donor-Advised Funds**

An estimated \$250 billion is currently held in Donor-Advised Funds (DAFs) across the United States. Funds that are already set aside exclusively for charitable giving.

If you have a DAF, now is the perfect time to recommend a grant to [PARTNER] and advance [MISSION].

DAFs are one of the fastest-growing charitable giving vehicles in the country, offering flexibility, simplicity, and significant tax advantages for donors who want to make a lasting difference.

- Immediate impact: Recommend a grant today to directly advance [MISSION].
- No cash needed: Support [PARTNER] using funds you've already set aside for giving.
- Tax benefits: Receive an immediate tax deduction when you contribute to your DAF, and distribute gifts over time.
- Growing opportunity: In recent years, DAF grants to charities increased by over 60%, accounting for 15% of all charitable giving in the U.S.

💡 Your DAF gives you the power to create impact today, without touching your cash reserves.






# How It Works with FreeWill – Donor-Advised Funds

Traditionally, recommending a DAF grant can make it difficult for nonprofits to identify the donor or thank them properly. Our partnership with FreeWill simplifies the process and ensures your generosity is recognized and used as intended.

With the FreeWill DAF tool, you can:

- Select your DAF sponsoring organization
- Recommend a grant amount to [PARTNER]
- Include your name and contact information so we can properly thank you
- Complete your gift online in under 10 minutes
- Notify your sponsoring organization directly, no extra forms needed

 Secure and private: FreeWill never collects sensitive financial data and securely connects with your DAF custodian.

## Frequently Asked Questions

### What are the tax benefits of using a DAF?

When you contribute to a DAF, you receive an immediate tax deduction and can recommend charitable grants over time, helping you manage your tax planning and philanthropic goals simultaneously.

### What types of assets can I contribute to a DAF?

You can give a variety of assets, including:

- Cash
- Appreciated stock
- Cryptocurrency
- Real estate and other non-cash assets

### Why donate from a DAF instead of cash?

Funds in your DAF are already earmarked for charitable purposes. Recommending a grant to [PARTNER] lets you make an immediate impact while preserving your real-time cash for other needs.

### Does [PARTNER] accept DAF gifts?

Yes! We gratefully accept DAF grants. Your gift enables us to continue advancing [MISSION] and making a lasting difference in the lives we serve.





# Cryptocurrency

Cryptocurrency is a digital currency stored on the blockchain, a decentralized, secure system for recording transactions. The IRS considers cryptocurrency to be property, similar to stocks or real estate.

More than 16% of U.S. adults (41 million people) own cryptocurrency, and cryptocurrency donations exceeded \$1 billion in 2024. The average gift on FreeWill sites is \$7,000, making this one of the fastest-growing and most generous forms of giving.

When you donate crypto directly to [PARTNER] instead of selling it and giving cash, you:

- Avoid capital gains taxes on the appreciated value
- May qualify for a federal income tax deduction for the full fair-market value of the gift
- Maximize your impact on those savings to help advance [MISSION]

Cryptocurrency giving helps [PARTNER] reach a new generation of millennial and Gen Z donors who are shaping the future of generosity.

Crypto gifts are a powerful way to fuel [MISSION] and expand how supporters can show their commitment. They're also mutually beneficial, allowing donors to give more efficiently while receiving significant tax advantages.

## How It Works with FreeWill

When a donor gives crypto to [PARTNER]:

1. The gift is processed through FreeWill Impact Fund, a 501(c)(3) organization that receives and liquidates crypto on a public exchange.
2. The crypto is automatically sold within minutes to lock in value and reduce volatility.
3. The donor receives a tax receipt from FreeWill Impact Fund for their records.
4. Net proceeds are granted to [PARTNER] every two weeks in U.S. dollars.

- ✓ No transaction fees 100% of your donation supports [MISSION].
- ✓ FreeWill handles all risk, compliance, and security on AWS-protected servers.





## Frequently Asked Questions

### **Is receiving crypto safe for [PARTNER]?**

Yes. All crypto donations are processed securely by FreeWill Impact Fund, which liquidates gifts immediately and distributes funds to [PARTNER] via ACH transfer.

### **What about value fluctuations?**

Crypto values can change quickly. To protect donors and nonprofits, FreeWill liquidates every donation within 10 minutes of receipt, minimizing exposure to market swings.

### **Why does the donation go through the FreeWill Impact Fund?**

The FreeWill Impact Fund is a registered 501(c)(3) that partners with FreeWill to process crypto gifts, issue donor receipts, and transfer proceeds to nonprofits efficiently and securely.

## Make Your Smart Gift Today

Your gift to [PARTNER] helps advance [MISSION], empowering lasting impact while helping you save on taxes.

Visit [Partner.FreeWill.com/SmartGiving/\[URL\]](https://Partner.FreeWill.com/SmartGiving/[URL]) to start your gift today.

