

➤ **Qualified Charitable Distributions (QCDs)**

If you are age 70½ or older, you may be eligible to make a tax-free gift directly from your IRA to NCFL through a Qualified Charitable Distribution (QCD).

A QCD allows you to transfer up to \$100,000 per year directly from a traditional IRA to a qualified nonprofit like the NCFL. This gift counts toward your required minimum distribution (RMD) and is excluded from your taxable income.

*This type of gift may be right for you if:*

- You are age 70½ or older and have a traditional IRA.
- You are required to take a minimum distribution but do not need the income.
- You want to make a tax-smart gift that supports NCFL's mission.

**To initiate a QCD or for more information, please contact NCFL at [sscimeca@ncfl.net](mailto:sscimeca@ncfl.net).**

➤ **Gifts of Stock**

Donating appreciated stocks, bonds, or mutual funds is a simple and tax-efficient way to support NCFL's work.

*How it works:*

You transfer your securities directly to the NCFL. In most cases, if you've held the assets for more than one year, you may be eligible to receive a charitable deduction for the full fair market value and avoid capital gains tax on the appreciated amount.

Once received, NCFL will sell the securities and use the proceeds to support our programs and services.

*This type of gift may be right for you if:*

- You're holding securities that have increased significantly in value.
- You want to make a meaningful gift while reducing your income tax and capital gains exposure.

For transfer instructions or additional information, please contact us at [sscimeca@ncfl.net](mailto:sscimeca@ncfl.net).

➤ **Memorial and Tribute Gifts**

A gift in memory of a loved one is a meaningful way to honor their life and legacy while supporting the mission of NCFL.

Losing someone dear is never easy, but your gift can help create hope and provide support for others in their name. We are deeply grateful when families choose to honor someone's memory through a contribution to the NCFL.

To make a donation in memory or in honor of someone special, you can do so online or contact us at [sscimeca@ncfl.net](mailto:sscimeca@ncfl.net).

➤ **Planned Giving**

There are many thoughtful ways to create a lasting impact through planned giving. You can include NCFL in your will or trust, donate appreciated stocks, bonds, or mutual funds, or name NCFL as a beneficiary of your life insurance policy or retirement account.

We also welcome more complex gifts, such as charitable lead trusts, charitable remainder trusts, and donations of real estate. Our team is happy to speak with you about the options that best align with your personal and philanthropic goals.

For more information, please contact us at [sscimeca@ncfl.net](mailto:sscimeca@ncfl.net).