

HAGAR

The Smart Giving Guide For Freedom

**Maximize your impact. Transform lives.
Build a legacy of freedom.**



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A Note from *Catherine*

Executive Director, Hagar USA

I've just returned from Cambodia and Thailand, where I had the privilege of witnessing Hagar's work in action: meeting women and children whose lives have been transformed through trauma recovery and who are now leading lives of impact in their communities.

I saw firsthand the power of generosity: safe homes filled with laughter, survivor leaders training students and young people to prevent exploitation, and entire communities where freedom is being restored.

Here's what struck me most: none of this is possible without the incredible generosity of donors like you who've chosen to give through their donor-advised funds and investment portfolios.

These are people who've looked at their resources and asked, "How can I use what I have to change lives?"

The truth is, many of us are sitting on assets like stocks, IRAs, donor-advised funds, and even real estate, that could be used to bring healing and hope today.

You don't have to choose between planning for the future and making a difference right now. ***You can do both.***



Right now, philanthropy is changing. While cash may be tight for many, wealth held in investments continues to grow. And so do the opportunities to use those resources for good.

That's why we created this guide: *to help you unlock the full potential of your generosity* and turn dormant dollars into freedom, restoration, and dignity.

Together, we can invest in human flourishing and end exploitation and abuse for good.

That's a legacy worth building.

With gratitude,

Catherine Kirkendall

Executive Director

Hagar International | US Office



A Smarter Way to Give

Since 1994, Hagar has brought restoration and freedom to tens of thousands of survivors of human trafficking and abuse —women and children who have gone on to transform their families, communities, and nations.

That's thousands of lives changed, families thriving, and communities building brighter futures, all thanks to the incredible generosity of supporters who've chosen to invest in freedom.

**But we are burdened to move *faster*—
because human lives are at stake.**

Right now, *one billion people* around the world (that is one in eight humans) are trafficked, enslaved or abused. Human trafficking alone is the fastest-growing criminal industry on the planet, devastating over 50 million lives every year. Survivors face not only the trauma of exploitation, but also the long road to recovery, often without access to safety, care or justice.

And the crisis is evolving. Traffickers are increasingly tech-savvy, using digital platforms to recruit and exploit victims. They often outpace the resources of nonprofits working to stop them. At the same time, traditional giving is changing. Economic pressures have made it harder for many to give the way they used to.

But here's the good news: there are smarter ways to give - ways that not only prevent exploitation and rescue and restore survivors, but also offer financial benefits to you. By leveraging stock donations, donor-advised funds, and qualified charitable distributions, you can accelerate progress and bring lasting freedom to those who need it most.

Each gift type brings unique tax advantages, allowing you to maximize your giving strategy while helping end exploitation and rebuild lives.

All figures in this guide are based on 2025 tax law. Each family's situation is different, so Hagar cannot offer legal, financial, or tax advice. Please consult your advisor to understand what applies to you.



Donor-Advised Funds

A donor-advised fund (DAF) is a savings account for charitable giving. Giving to your DAF designates assets for charity, and as a result, gives you a tax deduction even before the funds are distributed to the charitable institution of your choice. This gives you the flexibility to separate the timing of your tax deduction from the final distribution to Hagar or other charities.

Through your DAF, you can prevent human trafficking while helping women and children find safety and restoration.

Benefits:

1. Avoid capital gains tax on appreciated assets such as stocks or real estate by gifting them directly to your DAF instead of cash.
2. Flexibility in timing your gifts

Impact:

There are many ways Hagar supporters can utilize donor advised funds. Here's just one example: sponsoring one survivor's healing journey costs \$1,000 per year - an incredible investment in restoration and freedom.

A Note on DAFs

DAFs are a powerful way to give strategically over the long-term. They allow supporters to plan their impact with thought and care, while remaining responsive to urgent needs.

Frequently Asked Questions

What asset types can I give to a DAF?

You can donate many assets to a DAF including stock, cash, mutual funds, and cryptocurrency.

Are DAF contributions tax-deductible?

Yes, DAF contributions are tax-deductible (generally) in the year they are made.

Donate Through Your DAF

To give via DAF, visit hagarusa.org/donor-advised-fund or direct your DAF provider (Vanguard, Fidelity Charitable, etc.) to make a gift using Hagar's EIN: 20-1507669

Note that Hagar will be listed by our legal name: Hagar USA Inc.



Stock Gifts

One of the savviest ways to support Hagar's work is by donating appreciated stocks. When you donate stock, you turn market gains into meaningful impact.

By gifting securities held for over a year, you can avoid capital gains taxes and make your charitable dollars go further in the fight against human trafficking and abuse.

Benefits:

Combining your gift of appreciated stock with the use of donor advised fund can allow for better gift efficiency and deduction timing.

Impact:

If you give stock worth \$20,000 that you bought for \$10,000, you avoid capital gains tax on the \$10,000 gain and can deduct the full \$20,000 from your taxable income, creating more impact for survivors and smart savings for you.

Frequently Asked Questions

Are stock donations tax-deductible?

Yes! Stock donations to 501(c)(3) non-profits are tax-deductible based on the stock's fair market value at the time of the gift.

Donate Stock Today

- Please contact us if you'd like to donate stock at:
donorsupport@hagarusa.org.
- If you already use a Donor-Advised Fund (DAF), you can combine these benefits. Gifting appreciated stock into your DAF may increase your deduction efficiency and give you flexibility in timing your grant to Hagar.



Qualified *Charitable* Distributions

A tax-smart giving strategy for donors aged 70 ½ and over are Qualified Charitable Distributions (QCDs). With a QCD, you can give directly from your IRA to Hagar, meet your required minimum distribution (RMD), and avoid increasing your taxable income. It's a powerful way to end human trafficking and abuse while making the most of your retirement assets.

Benefits:

1. Reduce taxable income
2. Counts towards your required minimum distribution for the year

Impact:

If you're 70½ or older, you can start changing lives now, *before* you're required to take your IRA's RMD at age 73. By making a QCD directly from your IRA to Hagar, you'll keep that amount out of your taxable income and help prevent human trafficking and support survivors at the same time. It's a simple, tax-smart way to give with lasting impact.

A Note on QCDs

A QCD is a smart choice for retirees who want to make a bigger impact and reduce taxes. By giving directly from your IRA to Hagar, you avoid paying income tax on the amount—so your gift goes further to help investigate trafficking, prevent exploitation, and support survivors.

Frequently Asked Questions

*Please note figures may change each year. Confirm current tax rules with your advisor.

Who is eligible to make a QCD?

You must be at least 70 ½ years old to make a QCD.

How much can be donated through a QCD?

You can gift up to \$108,000 per year from an IRA through a QCD. If you are married and you both meet eligibility requirements, you can give \$108,000 each for a combined \$216,000 total.

Can my QCD fulfill my RMD?

If you are 73 or older, a QCD can count toward your annual RMD *if the funds are transferred directly to a charity.*

Do I pay taxes on my QCDs?

QCDs aren't subject to tax law, so the amount is excluded from your taxable income.

Make a Qualified Charitable Distribution:

To make a QCD distribution, contact your IRA provider and ask them to send your gift directly to:

Hagar USA, Inc.

Attn: Catherine Kirkendall

1609 East 5th Street, Suite #2

Charlotte, NC 28204

Federal Tax ID (EIN): 20-1507669

Once your gift is sent, please email us at donorsupport@hagarusa.org so we can confirm and thank you for your generosity.



Legacy Giving

A legacy gift to Hagar is a gift *that restores lives today and tomorrow*. It is a powerful way to end human trafficking and abuse.

By including Hagar in your will, trust, or as a beneficiary of your bank, investment, or retirement account, you can help transform lives long after your lifetime.

Benefits:

1. No impact on your current finances: You can provide for loved ones while supporting a cause you care about
2. Tax-Smart: Legacy gifts may reduce estate and income taxes
3. Flexible: You designate specific amounts, percentages, or the remainder of your estate

Impact:

Your legacy ensures survivors of trafficking and abuse receive long-term care, counseling, and education. It helps prevent future exploitation and builds systems that protect the world's most vulnerable. Your generosity lives on, rescuing, restoring, and empowering survivors.

Frequently Asked Questions

Do I need to rewrite my will?

Not always. You can add Hagar as a beneficiary through a simple amendment or by updating your account designations.

Can I choose how my gift is used?

Yes. You may direct your legacy gift to Hagar's general fund or for specific programs.

Is my information confidential?

Absolutely. All conversations and plans are held in strict confidence.

How to Gift Your Legacy

To make a legacy gift to Hagar, simply name Hagar USA, Inc. in your will, trust, or as a beneficiary of your account.

Legal Name: Hagar USA, Inc.

Federal Tax ID (EIN): 20-1507669

Mailing Address:

1609 East 5th Street, Suite #2
Charlotte, NC 28204

Notify us at donorsupport@hagarusa.org of your plans so we can thank you and honor your legacy gift!