Year End Email Templates to Educate Donors on Stock Gifts & QCDs

Email 1:

Stock Gift: Plant the Seed

Send early in the year-end timeline (8–10 weeks out). Educational and low-pressure, introduces stock giving to donors who may not have considered it, and gives lead time before a firmer ask.

Subject: *A gift that could cost you less than you think*

Body:

Dear [Donor Name],

As the year winds down, many of our supporters look for ways to make their giving go further, for both [Insert Population Served] and for their own tax planning.

One option you may not have considered: giving a gift of appreciated stock.

When you donate appreciated stock you've held for more than a year directly to [Nonprofit Name], you can avoid paying capital gains tax on the appreciation, and you may be able to deduct the full fair market value of the gift if you itemize your deductions.

Gifts like this help ...[Insert Success Story. A sentence or two about how a stock gift, or a major gift like it, has supported your organization].

Support from people like you help to further [Insert Mission] and reach even more of [Insert Population Served].

If you hold stock that has grown in value, this may be one of the most tax-efficient ways to support our work this year.

Because stock transfers can take time to process, we encourage you to start the conversation with your broker or financial advisor soon.

Have questions? Reach out to [Development Staff Name] at [Contact Info] or visit our website to learn more [insert link to stock donation landing page or Ways to Give page]. Although we're not tax advisors, we're happy to walk you through what the process looks like and share what we've seen from other donors.

With gratitude,

[Development Staff Name & Contact Info]
[Nonprofit Name]

Email 2:

Qualified Charitable Distribution (QCD) Appeal

Send mid-timeline (5–6 weeks out). A complete, single-touch appeal for donors 70½+ (if you are able to segment your database by age), combines education and the ask.

Subject: *A Tax-Efficient Way to Give From Your IRA*

Body:

Dear [Donor Name],

If you're 70½ or older and have a traditional IRA, you may be able to make a gift to [Nonprofit Name] directly from your IRA, known as a Qualified Charitable Distribution (QCD), without paying income tax on the amount given.*

If you're required to take a Required Minimum Distribution (RMD) this year, a QCD may even satisfy that requirement while excluding the gift from your taxable income altogether.

Gifts like this help ...[Insert Success Story. How a past QCD gift, or a major gift, supported your organization].

Support from donors like you help [Nonprofit Name] continue [Insert Mission] and serve [Insert Population Served].

To make a QCD gift, simply contact your IRA custodian and request a Qualified Charitable Distribution made payable to [Nonprofit Name]. Because these gifts must be processed by your custodian before December 31, we encourage you to start this process soon, as it can take some time to complete.

If you have questions, please reach out to [Development Staff Name] at [Contact Info] or view our Ways to Give page for more information [link to Ways to Give page]. As always, we recommend consulting your tax advisor to see how a QCD may fit into your overall giving and financial plans.

With appreciation,

[Development Staff Name & Contact Info]
[Nonprofit Name]

*Note: As of 2026, you must be 70 ½ years of age when the distribution is made. As always, please consult with your tax advisor to see how this applies to your specific tax circumstances.

Email 3:

Comparison Chart: Which Way to Give Fits You Best?

Send early-to-mid timeline, can pair with or precede Giving Tuesday. Low-pressure, positions your organization as helpful.

Subject: *Which Way to Give Fits You Best? There may be a better option that benefits you and [insert organization]!*

Body:

Dear [Donor Name],

Did you know there's more than one way to make a gift to [Nonprofit Name], and some options may be more tax-efficient for you than others?

Whether you give by cash or credit card, stock, a donor-advised fund, or directly from your IRA, each option offers its own benefits for you depending on your financial situation.

And another great part is that sometimes, that means more money goes to [insert mission served] because less goes to taxes!

To help you decide what might work best for you, we've put together a simple guide comparing your options: [Insert Link or Attachment: Tax-Smart Giving Comparison Chart]

Because of gifts like this, [Insert Success Story. A brief mention of how gifts, in whatever form, sustain [Insert Mission].]

However you choose to give, your support helps [Nonprofit Name] continue [Insert Mission] for [Insert Population Served].

Questions about which option might be right for you?

Contact [Development Staff Name] at [Contact Info]. Although we're not tax advisors, we're happy to talk through the different options and what we've seen from other donors.

With gratitude,

[Development Staff Name & Contact Info]
[Nonprofit Name]

Email 4: Stock Gift:

Time Is Running Out

Send in the final weeks before December 31. Direct and action-oriented, assumes the donor already understands stock giving and needs a clear deadline and next step. If you don't want to send to everybody, you could segment out people who have clicked on one of your previous emails but haven't made a donation yet.

Note: If you are trying to reach a certain goal by the end of the year, make sure to mention how much farther you have to go in the email. People love to help accomplish a goal!

Subject: *The Clock Is Ticking: Give Stock Before December 31!*

Body:

Dear [Donor Name],

With the year coming to a close, we wanted to send a quick reminder: if you're considering a gift of stock to [Nonprofit Name], now is the time to start.

Gifts of appreciated stock must be initiated with enough lead time for your broker to complete the transfer before December 31, often a week or more, especially during this busy season.

Your gift makes a direct difference for [Insert Population Served]. [Insert Success Story or brief impact statement.]

Ready to give? Here's what to do:

1. Contact your broker or financial advisor to initiate a stock transfer to [Nonprofit Name]. I'd be happy to provide you with the details you need, such as our account number and transfer information. Just let me know!

2. Let us know a gift is on its way by contacting me, so we can watch for it and send your acknowledgment promptly.

Thank you for considering this meaningful way to support [Insert Mission].

Warmly,

[Development Staff Name & Contact Info]
[Nonprofit Name]