



My Will

Planned Giving 101

Stewardship Kaleidoscope
September 13, 2021

1

WHAT
IS IT

2

WHO

3

BASICS

4

TOOLS

Warm-up
about
Planned Gifts

GIVING USA SPECIAL REPORT

FALL 2019

Leaving a Legacy

A New Look at Today's Planned Giving Donors



G

Giving
USA™

Shared intelligence.
For the greater good.

A public service initiative of The Giving Institute

5%

... is the percentage of
the population
making planned gifts.

Average age for planned givers writing a first will

Trigger events:

- 39% Increased assets
- 28% Marriage
- 18% Birth of child
- 12% Death of loved one
- 10% General life plan
- 5% Divorce

44
Years Old



...is the average age for making a **first charitable planned gift.**

Respondents likely to **update a will**

Trigger events:

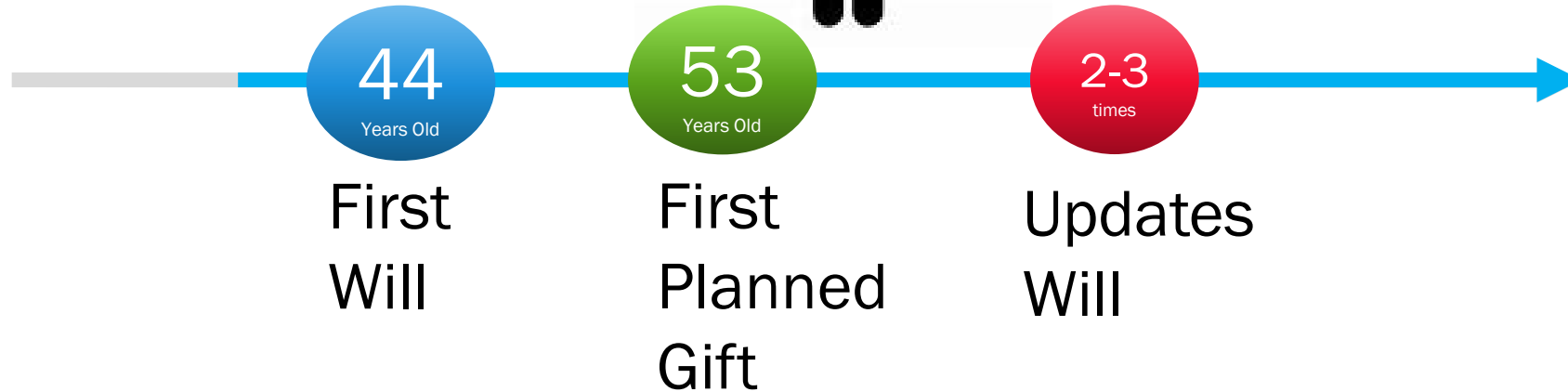
- 30% Increased assets
- 17% Death of a loved one
- 15% Review
- 15% Beneficiary change
- 9% Marriage
- 8% Grandchildren

2-3
times

takeaways

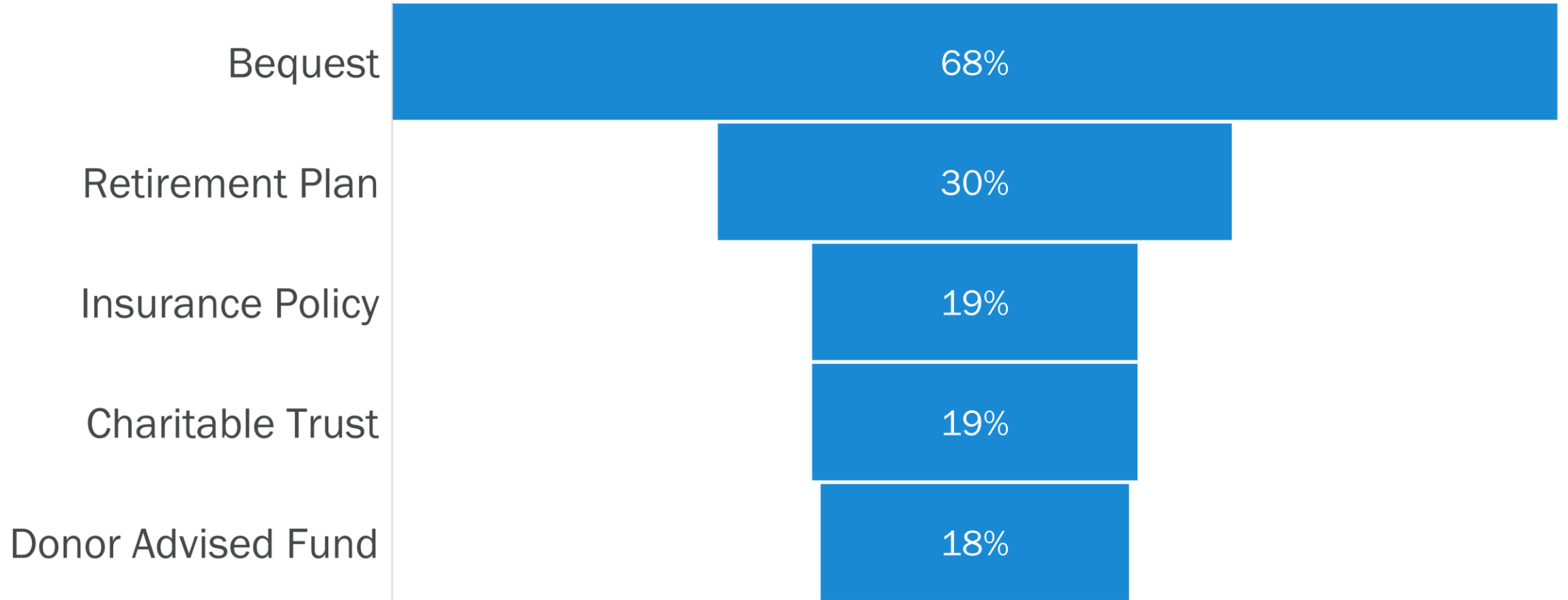
5%
are

PLANNED GIVERS

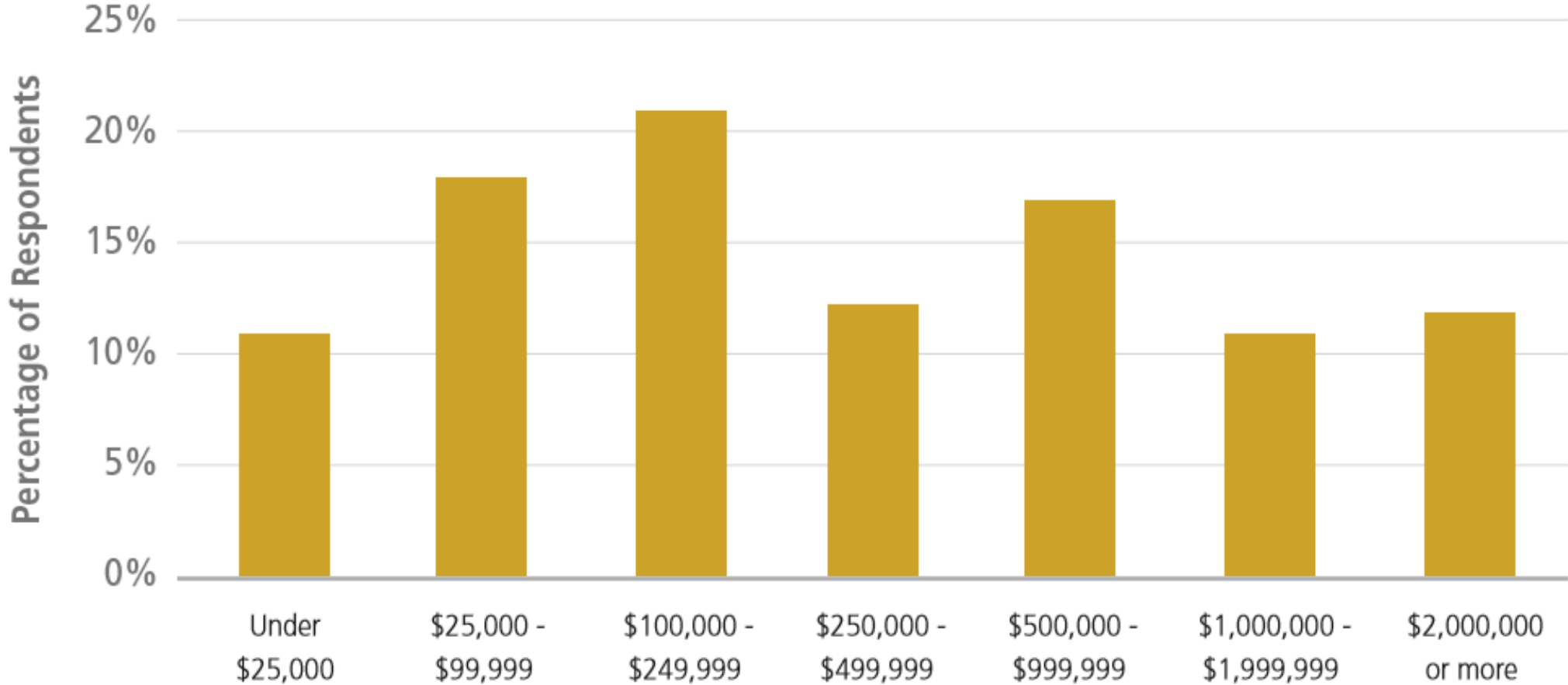


Warm-up
about
Planned Gifts

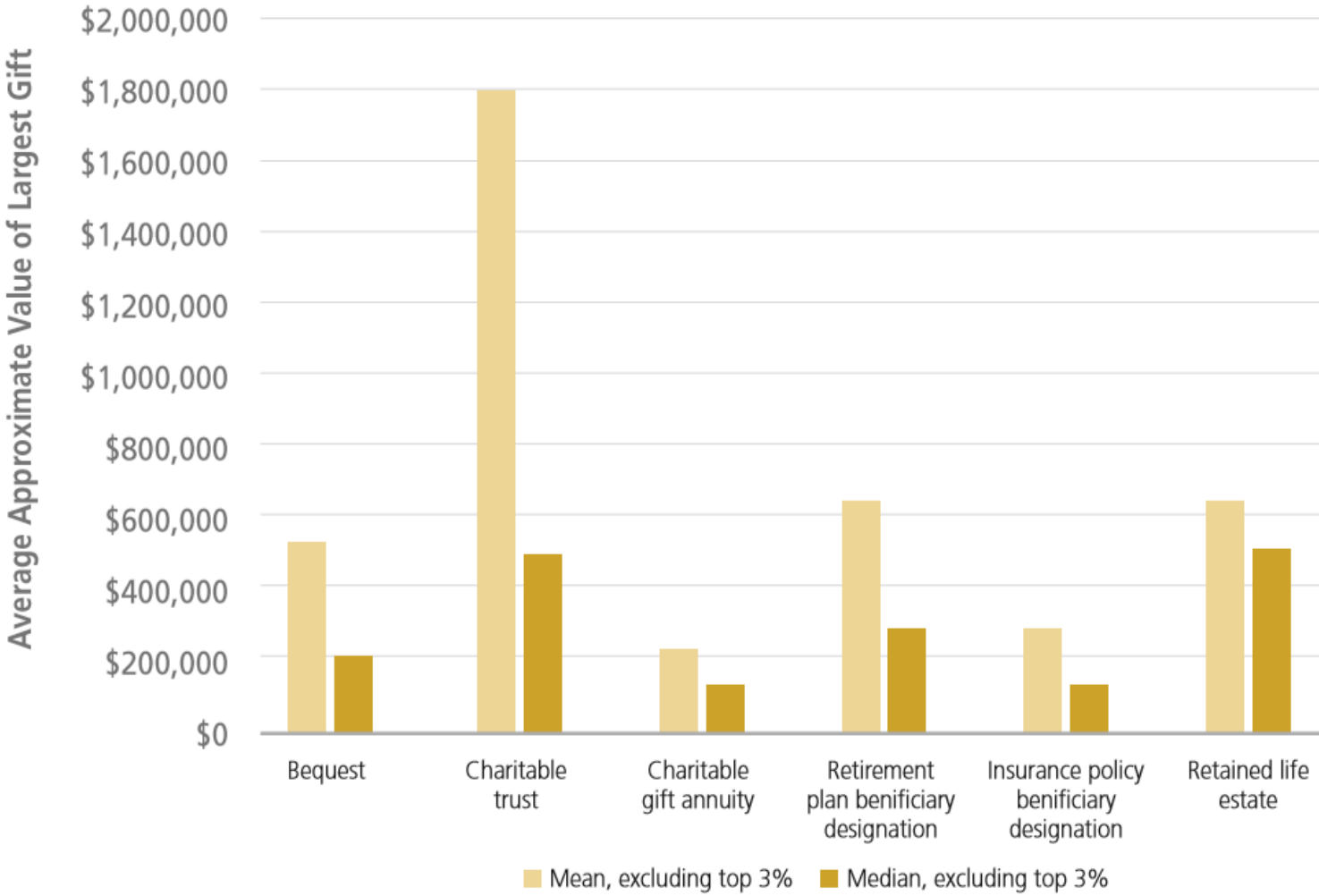
The most common Types of Legacy Gifts in place are ...



Approximate current value of largest gift



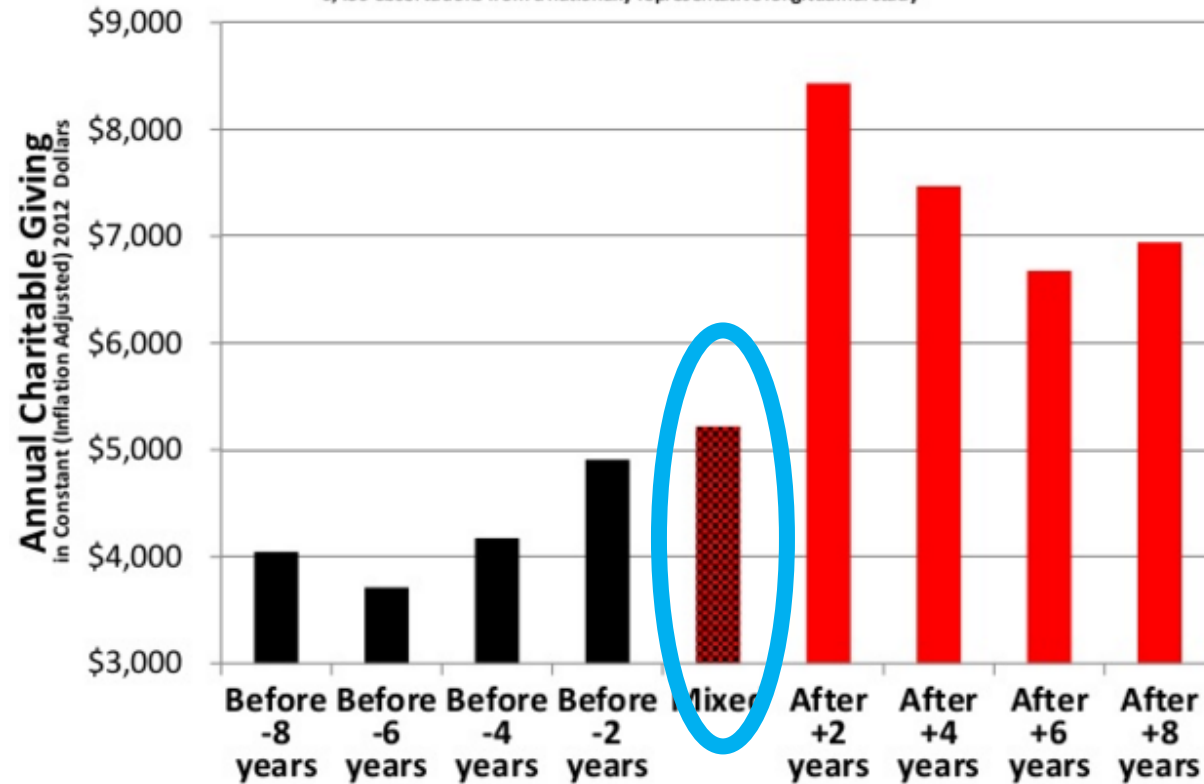
Current value of largest gift by type of gift



Planned Giving

Giving Before and After Adding Charitable Beneficiary to Estate Plan

9,439 observations from a nationally representative longitudinal study



Data from presentations by Russell James, Texas Tech University

WHAT IS IT

THE
CHALLENGE

MAKING A
PLAN

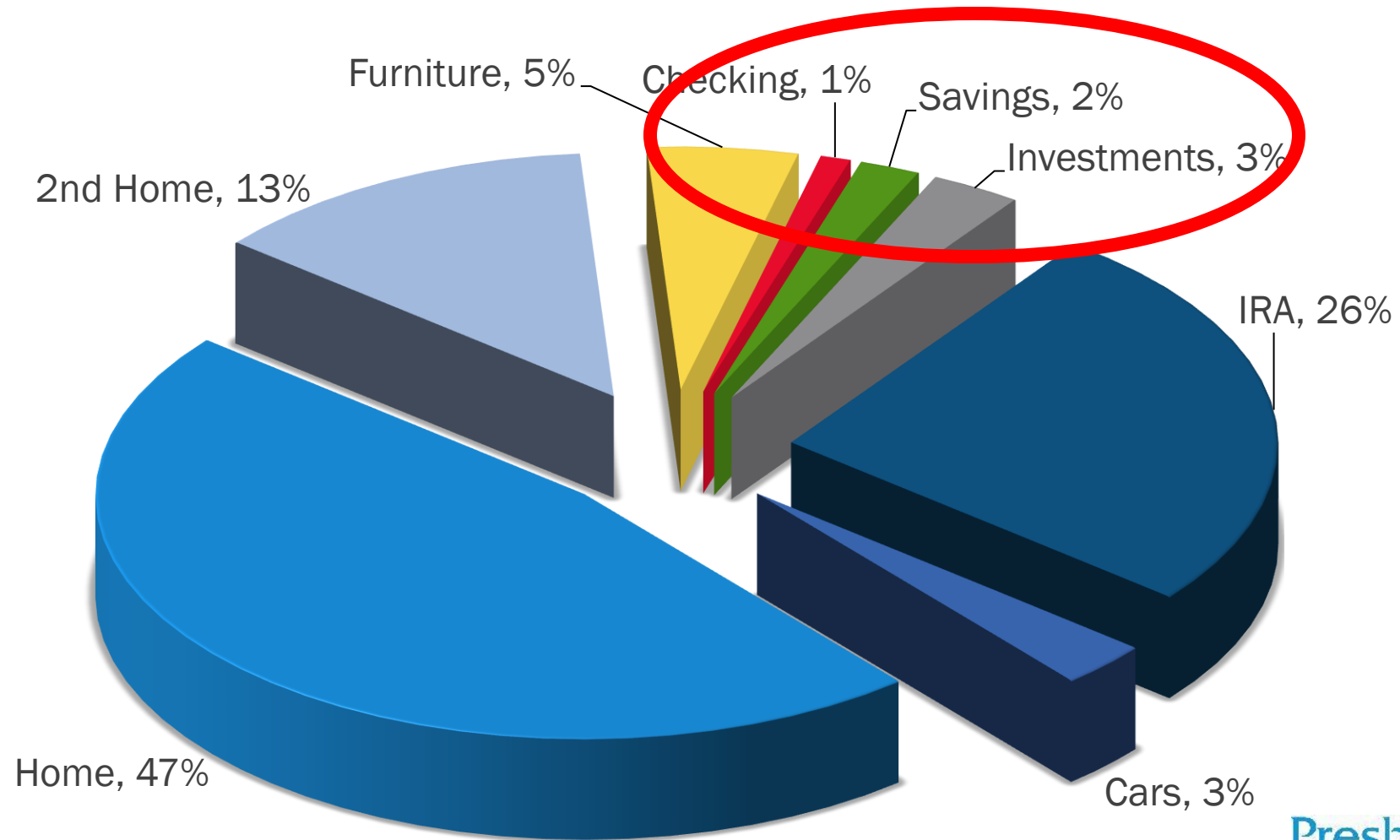
SAMPLE

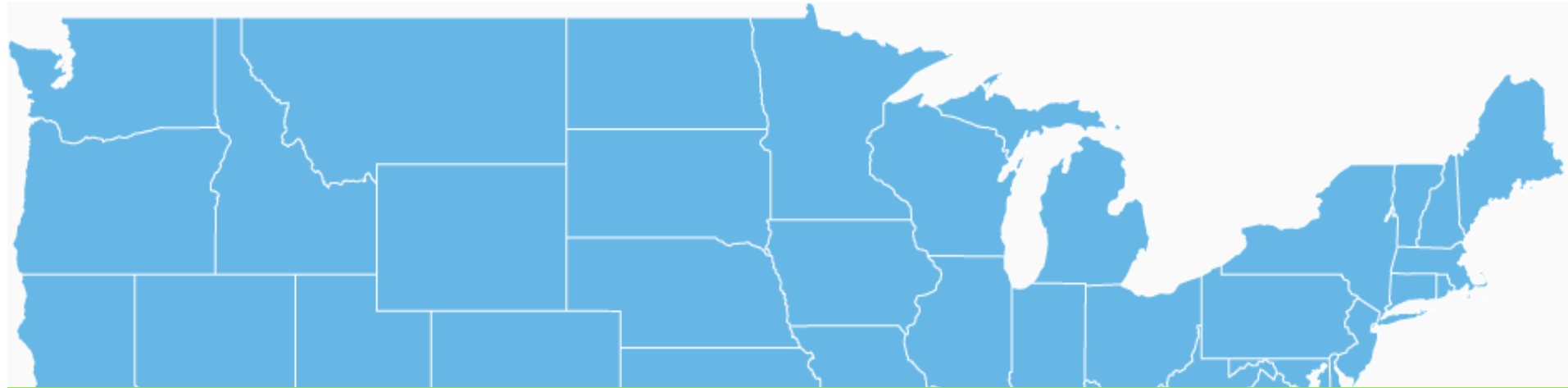
What is it?

To me the donor
it is the
greatest gift
I will ever make.

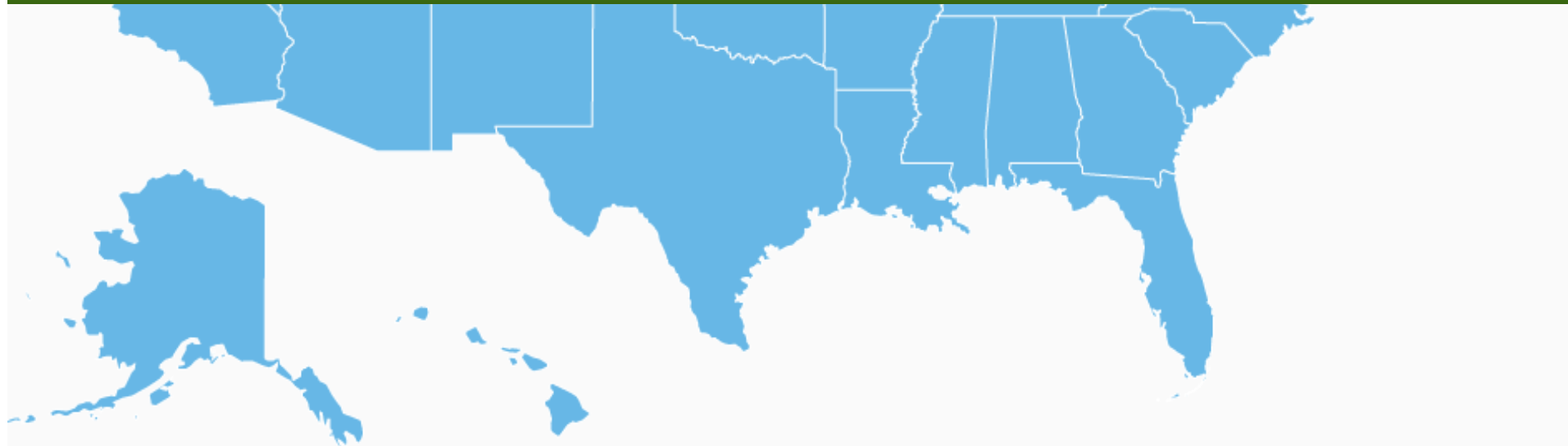


Planned Giving





2020 Bequests = \$41,000,000,000



142,000 Feet



How big is
\$41 Billion

142,000 Feet

PCUSA
\$102,000,000

35,000 Feet



PCUSA = 360 Feet




Relative Size

PLANNED GIVING

ANNUAL
GIVING
(lifetime)

2.74X

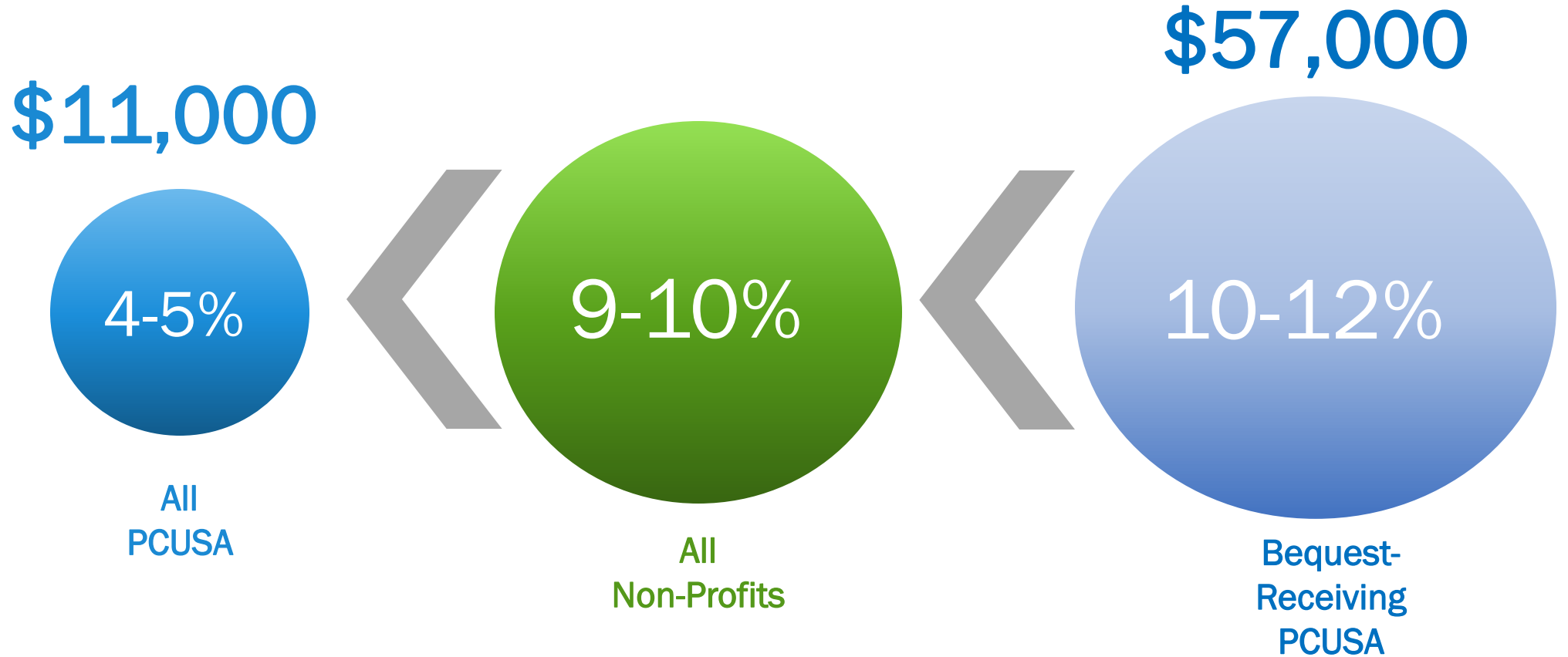
Lifetime annual giving

		2010	2011	2012	2013	2015	2016	2017
	PCUSA CHURCHES	10,662	10,751	10,630	10,039	9,643	9,451	9,238
	REPORTING DATA	8,369	8,219	7,807	7,892	6,999	6,738	6,558
	MEMBERS	2.01M	1.95M	1.95M	1.81M	1.6M	1.54M	1.3M
	BEQUESTS	\$98M	\$143M	\$106M	\$108M	\$104M	\$102M	\$94M
	# Receive	2364	2179	2050	2040	1834	1783	1813
	% Receive	27.4%	26.5%	26.3%	25.8%	26.2%	26.4%	27.6%
	Avg. for ALL	\$9K	\$13K	\$10K	\$10K	\$11K	\$11K	\$10K
	Avg. for BRC*	\$41K	\$65K	\$51K	\$52K	\$56K	\$57K	\$52K

*Bequest Receiving Church

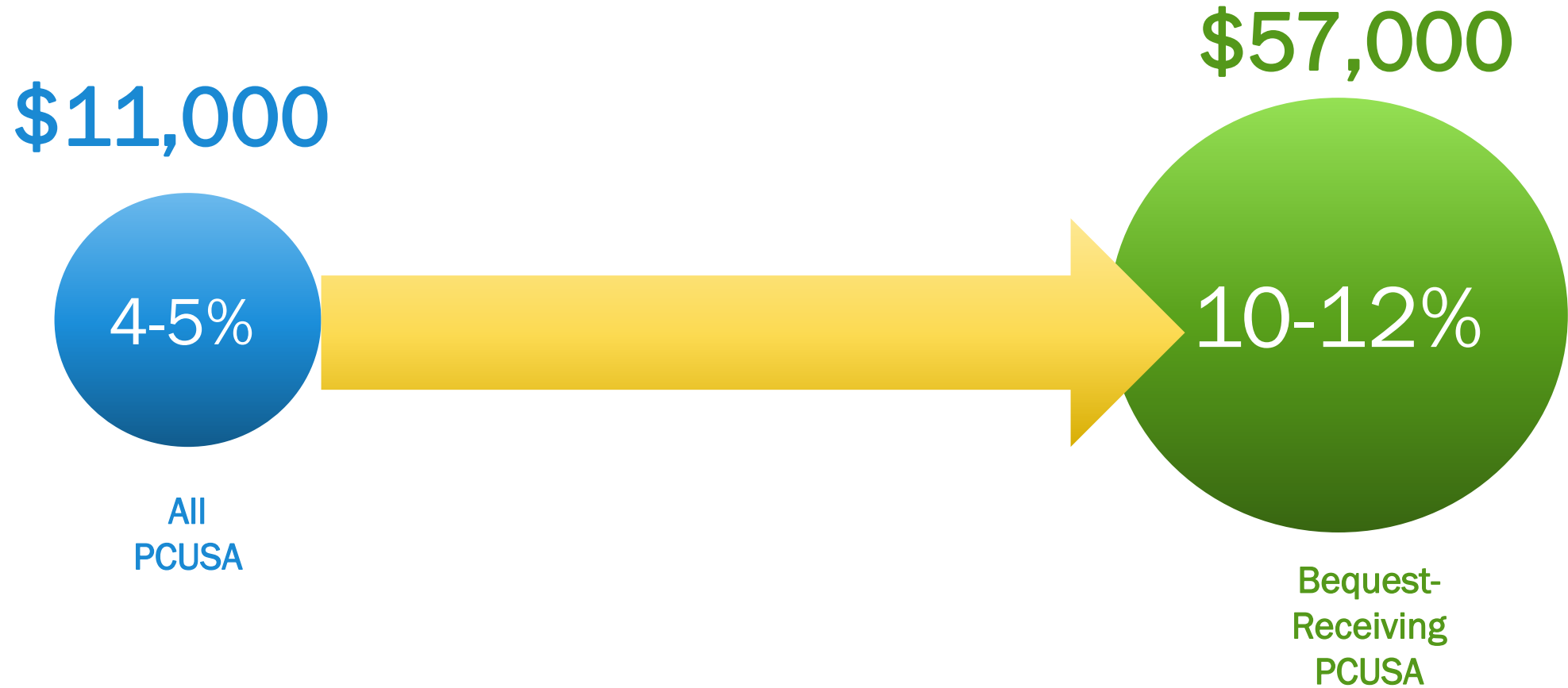
Bequests

As a percentage of charitable revenue



Bequests

As a percentage of charitable revenue



WHAT IS IT

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Context

(1) Increasing Competition

for Charitable Dollars

(2) Our tactics have not changed

from when there was no competition and when we were younger and simpler

LARGE NON-PROFIT

Staff

- Dozens. Even 100+
- Full Time
- Professional (CFRE)
- Goals (Contacts and \$)
- Support: Marketing & Admin

Large Budget

CHURCH

Staff

- No staff
- Volunteer
- Minimal
- None
- None



Budget = small

Can't change competition

But...

**The local church has the
COMPETITIVE ADVANTAGE.**

COMPETITIVE ADVANTAGE:

Having our audience
meet within our walls
every week.

Who makes a planned gift?

	... for their lifetime	Open
Regular givers		Inclined
Regular volunteers		Favorably Inclined
Participate(d) in leadership		VERY Inclined
Spend life's most important moments here	Having our audience meet within our walls every week.	Pillar

WHAT IS IT

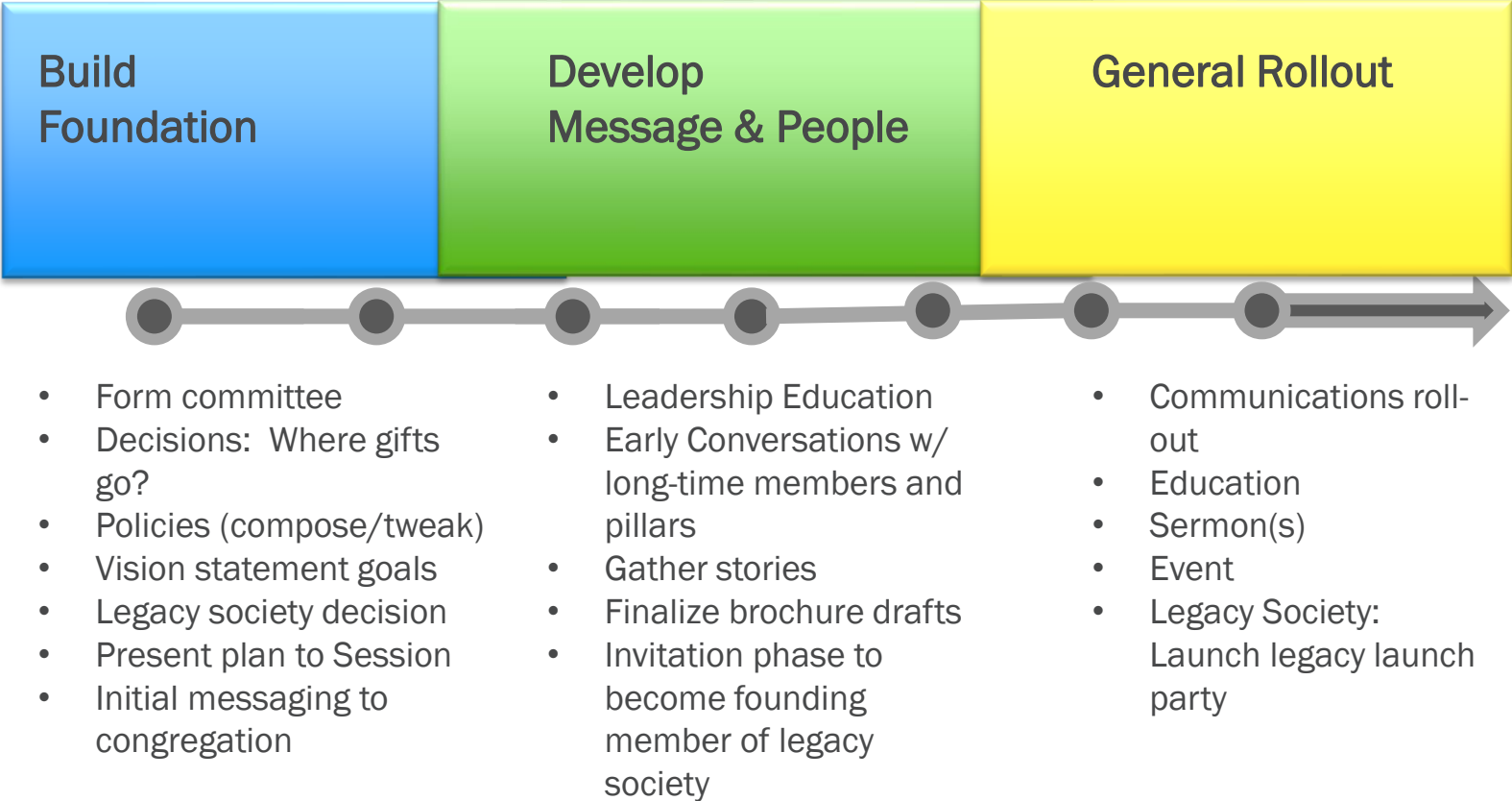
THE
CHALLENGE

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Make a Plan:

3 Phases



Groundwork Decisions

... m a y t a k e a w h i l e

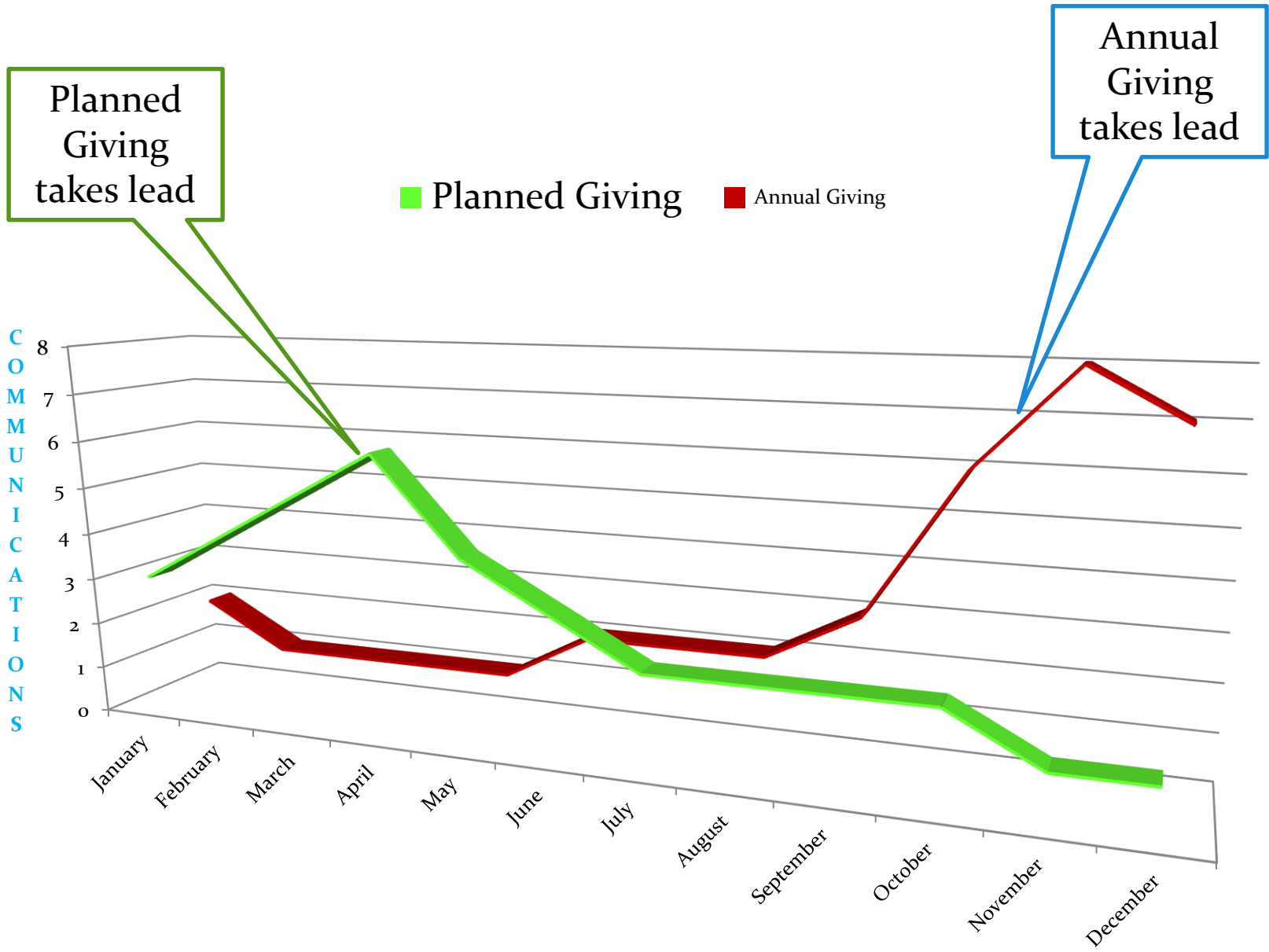
Endowment or Reserve: Where do planned gifts Go?

Distributions: How will funds be used?

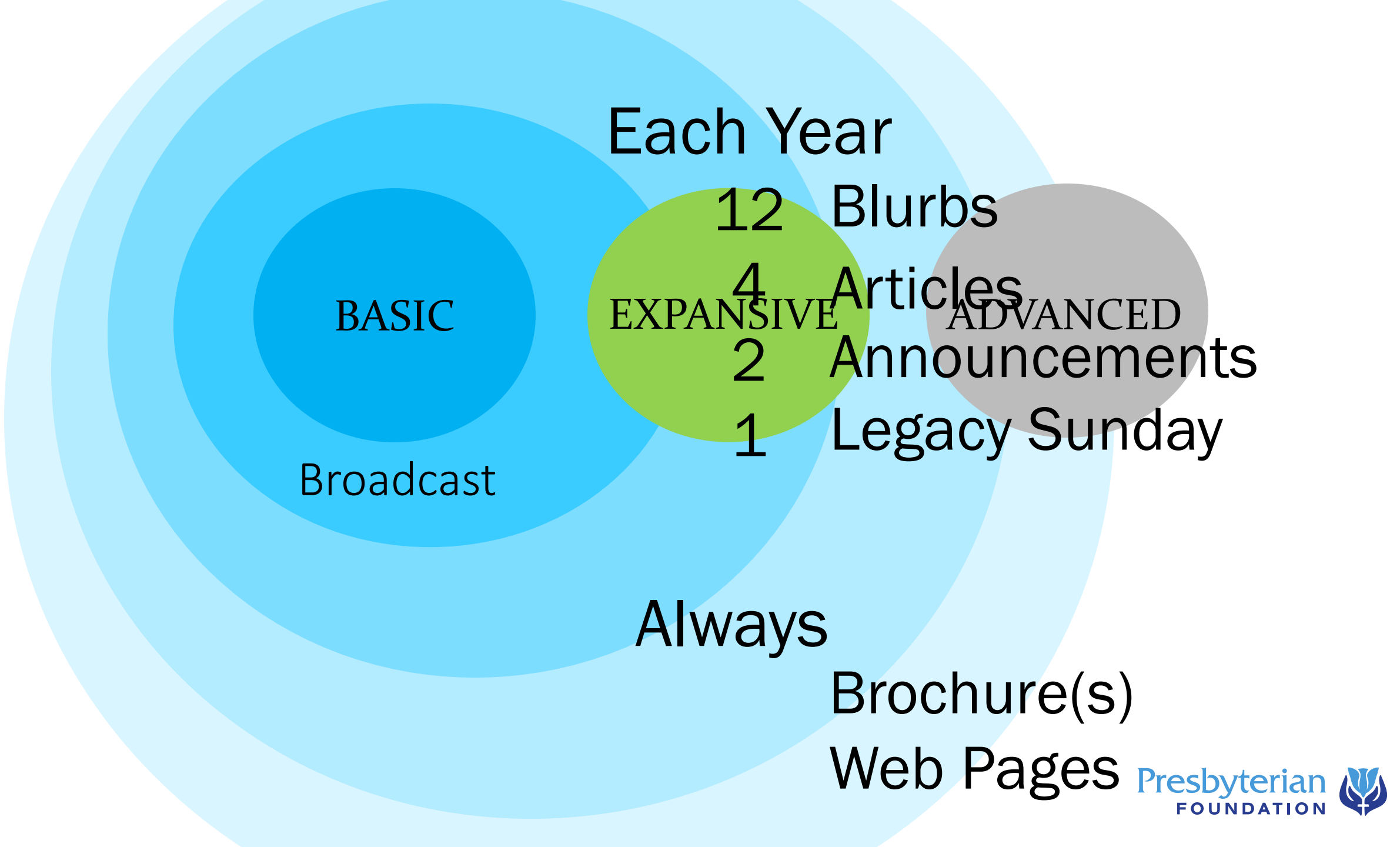
Committee and structure

Policies

Legacy Circle (Advanced)







Each Year

12

Blurbs

4

Articles

EXPANSIVE

ADVANCED

2

Announcements

1

Legacy Sunday

BASIC

Broadcast

Always

Brochure(s)

Web Pages

Basics

Content Hints:

- Inspirational
- Estate Planning
- Gratitude
- Personal (Testimonials)
- Recognize Past Gifts
- Acknowledge What Gifts Have Done



Basics

Bulletin Blurbs

Money and Possessions

1. "Riches enlarge rather than satisfy appetites." — **Thomas Fuller** (1608-61), English clergyman and writer
2. "If ye love wealth greater than liberty, the tranquillity of servitude greater than the animating contest for freedom, go home from us in peace. We seek not your counsel, nor your arms. Crouch down and lick the hand that feeds you; May your chains set lightly upon you, and may posterity forget that ye were our countrymen." — **Samuel Adams** (1722-1803), American patriot and founding father
3. "It's a law of life: the tyranny of things." — **Randy C. Alcorn**, ministry leader and author
4. "The currency of this world will be worthless at our death or at Christ's return, both of which are imminent." — **Randy C. Alcorn**, ministry leader and author
5. "The real measure of your wealth is how much you'd be worth if you lost all your money." — **Anonymous**
6. "Money is a great treasure that only increases as you give it away." — **Lord Francis Bacon** (1561-1626), English philosopher and scientist
7. "We can either use our money to serve our God or our god will be our money." — **Denny & Leesa Bellesi**, from *Kingdom Assignment*
8. "I would as soon leave to my son a curse as the almighty dollar." — **Andrew Carnegie** (1835-1919), American industrialist and philanthropist
9. "It's OK to have wealth. But keep it in your hands, not in your heart." — **S. Truett Cathy** (1921-), Chick-fil-A restaurants founder
10. "The gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application." — **Miguel de Cervantes** (1547-1616), Spanish writer
11. "To be clever enough to get all that money, one must be stupid enough to want it." — **G.K. Chesterton** (1874-1936), English journalist, poet and novelist
12. "What I possess, God owns." — **Howard Dayton**, co-founder of Crown Financial Ministries
13. "Without a rich heart wealth is an ugly beggar." — **Ralph Waldo Emerson** (1803-82),

lifetime:

*intentions. After providing for your
ent of faith through a bequest in your
port for our vital work. For many of
ll make – our gift of a lifetime.*



Basics

Newsletter Articles

Jean went home to be with the Lord. She was never married, but had two cousins who knew Jean said she had no close family – “no close family”. The more I’ve thought about that Jean Smith had more close family than most of her close family was centered around. I’ll be remembered her family – her church was a part of Jean’s family.

What Will Be Your Legacy?

As Christians we rejoice with faith in the resurrection. Yet we also know the passage from life to death can be stressful on those who survive us.

You can ease some of that stress by acting now to put your estate plan in order. Who will be executor of your estate? Who will decide how your personal treasures are distributed? In addition to their own grief, can you imagine your loved ones struggling to find life insurance papers, bank accounts and other vital documents?

By creating a legal will or living trust, you can provide your next-of-kin with a peace of mind, knowing that you have already determined how your estate will be distributed and who will care for minor children. They will still grieve, but they won’t face the daunting task of making decisions that you could have made.

A will also provides an excellent opportunity to remember _____ Church. A gift to the church through your will serves as a testament to your heirs of your faith in God and the resurrection. It provides you with one last opportunity to exemplify what it means to be a good steward, providing for others as God has provided for you during your lifetime. What a blessing you can be to future generations!

Drawing up a will is a simple process, but make sure it is done right. By using expert advisors, such as attorneys and financial planners, your wishes can be honored after you are gone.

Be Deliberate in Planning

The Apostle Paul, in his second letter to the church at Corinth, writes: “So I thought it necessary to urge the brothers to go on ahead to you, and arrange in advance for this bountiful gift that you have promised, so that it may be ready as a voluntary gift and not as an extortion.” (2 Corinthians 9: 5)

Paul indicates it is not enough to intend to be a good steward. You must plan, and it is by



Basics

Announcements

We met here, we were married here, our kids were baptized here. In a place where everything changes so fast, this church has been our constant, our foundation.

Thank you, our church family, for being there for us, carrying us through some of our hardest times and greatest moments. We want to be there for you too, so we wanted you to know that you are a part of our estate plans.



Basics

Legacy Sunday

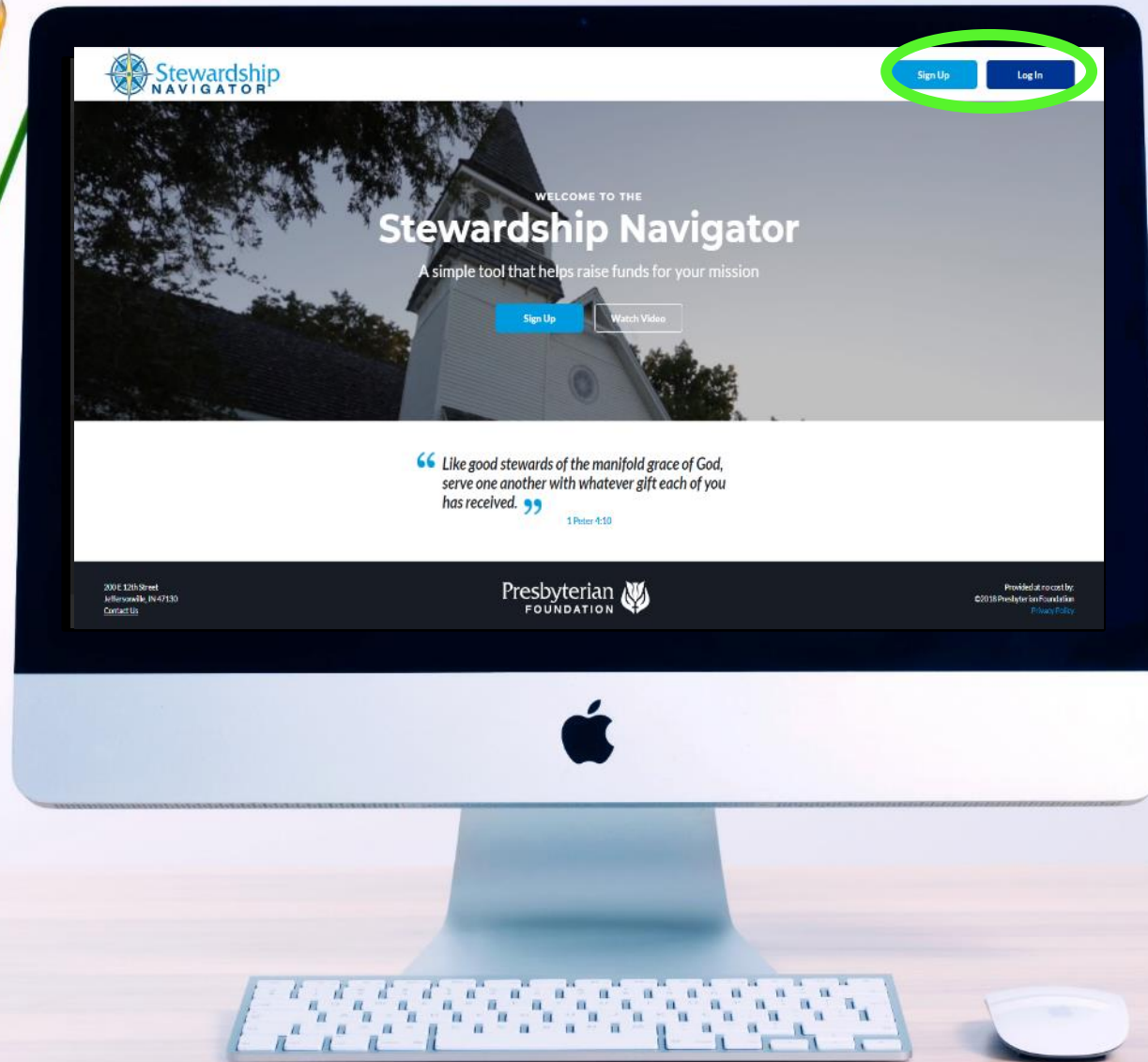
- *Sermon*
- *Seminar – on Estate Planning and/or leaving a Christian Legacy*

WHAT IS IT

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SAMPLE



WELCOME TO THE
Stewardship Navigator

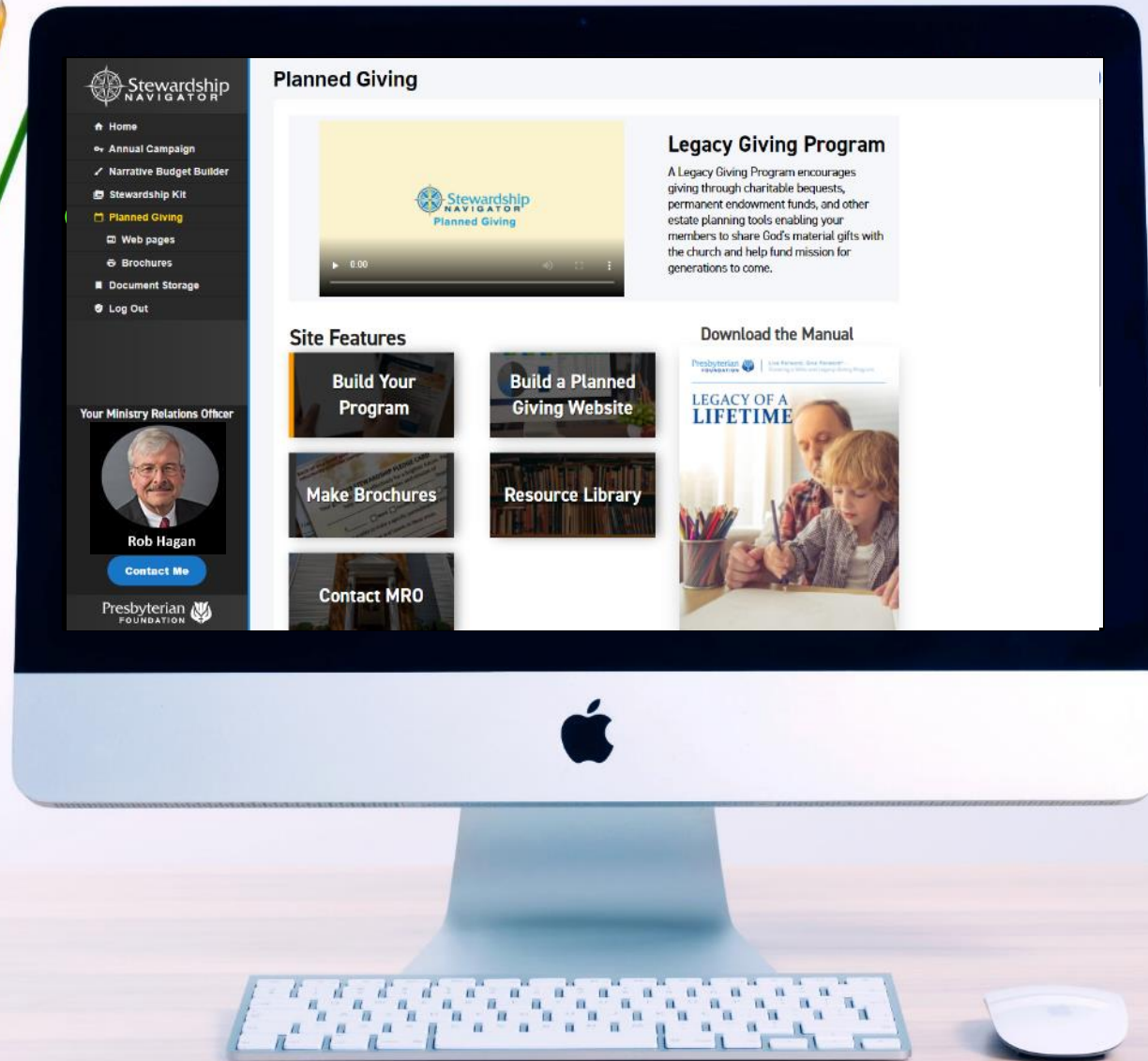
A simple tool that helps raise funds for your mission

[Sign Up](#)

[Watch Video](#)

“ Like good stewards of the manifold grace of God,
serve one another with whatever gift each of you
has received. ”

1 Peter 4:10



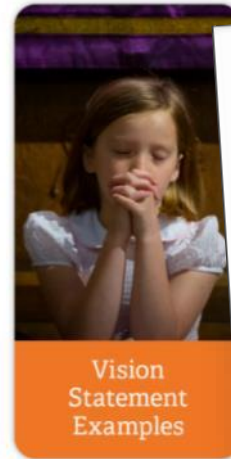
Vision

Charter

Policies

Committee

- 300 words or less
- Incorporate into your messages and presentations
- Check out these resources in the Stewardship Navigator:

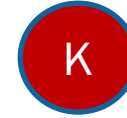


Vision

Charter

Policies

Committee



The charter is the founding document. Generations from now, members can know where the legacy gifts came from. This document is a part of that story.

Resources:



Legacy Program Proposal

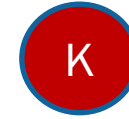


Vision

Charter

Policies

Committee



Resources:



Vision

Charter

Policies

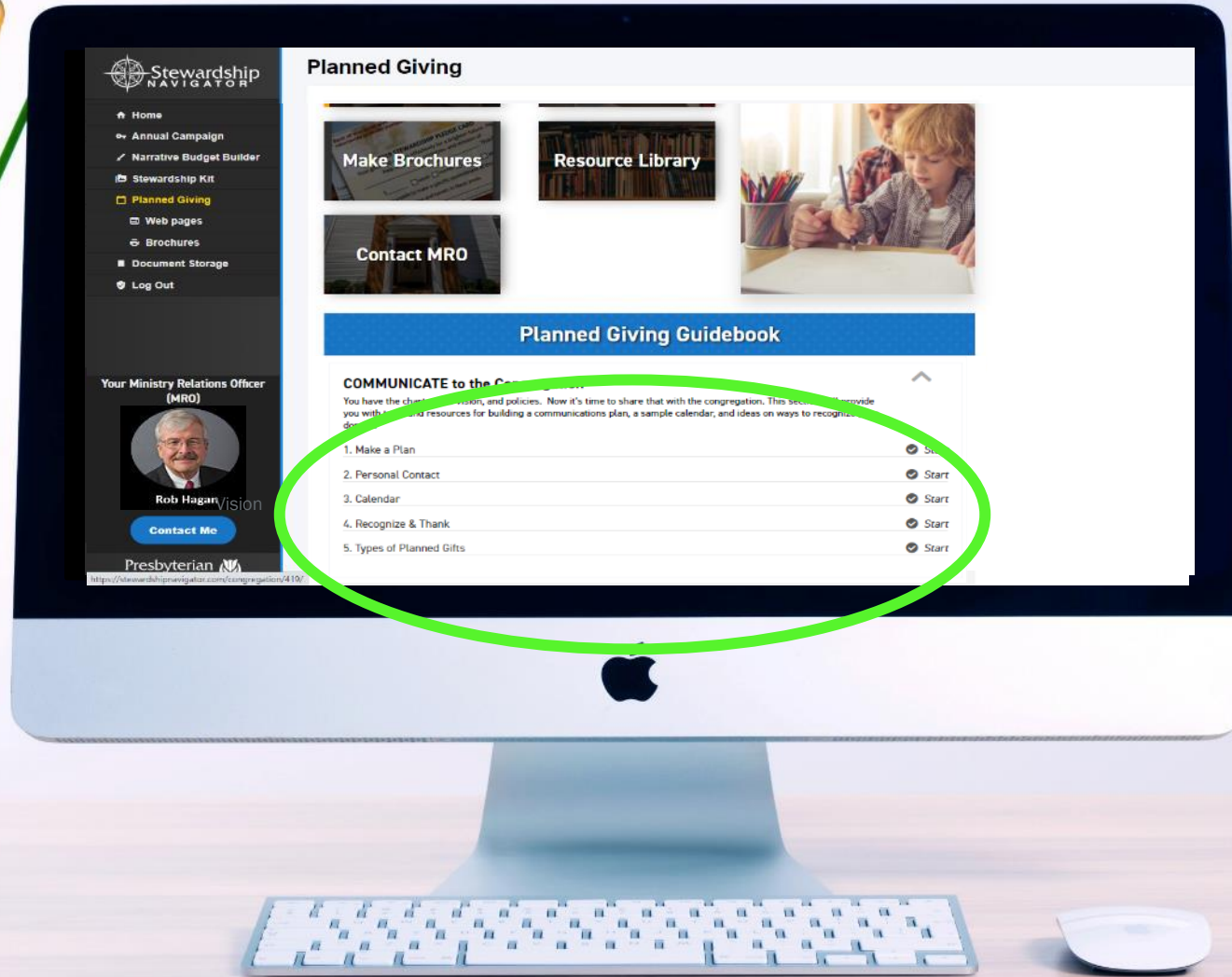
Committee

COMMITTEE DESCRIPTION:

Write out a description of the committee and obligations for each member. Plan on inviting each member into a specific role and enable them to lead in this area. Too often committee member have not felt empowered and trend towards less and less participation.

Resources:






Stewardship NAVIGATOR

- Home
- Annual Campaign
- Narrative Budget Builder
- Stewardship Kit
- Planned Giving**
- Web pages
- Brochures
- Document Storage
- Log Out

Your Ministry Relations Officer (MRO)



Rob Hagan vision

[Contact Me](#)

Presbyterian

Planned Giving



Make Brochures



Resource Library



Contact MRO

Planned Giving Guidebook

- COMMUNICATE to the Congregation**
- You have the church's vision, and policies. Now it's time to share that with the congregation. This section provides you with the tools and resources for building a communications plan, a sample calendar, and ideas on ways to recognize donors.
1. Make a Plan Start
 2. Personal Contact Start
 3. Calendar Start
 4. Recognize & Thank Start
 5. Types of Planned Gifts Start

Presbyterian FOUNDATION | Communicating to the Congregation

TOUCH POINTS

Use these Touch Points to help people catch the vision. As part of your overall communication plan, use these and other outreaches to members of your faith community.

QUOTES ABOUT GIVING

- I've learned that you shouldn't go through life with a catcher's mitt on both hands. You need to be able to throw something back. — Angelou
- Deeds of giving are the very foundation of the world. — Jewish proverb
- What is the use of living, if it is not to make noble causes and to make a better place for those who are gone? — Winston Churchill

10 IDEAS TO PROMOTE PLANNED GIVING PROGRAMS

- Devote a monthly column to bequests and other charitable giving on your website.
- Identify the most positive promoter(s) of giving in your congregation and encourage them to promote the program.
- Recognize those who make a commitment and assist you with the program. The more the program will perpetuate itself, the more promoters you can create in your church, the more the program will perpetuate itself. Invite these promoters to speak from their own experience about these decisions, choices, and financial stewardship and gift giving.
- Offer a wills or financial planning seminar. Continuing education is a must regarding legacy giving. A seminar is an excellent way to provide more detailed information to those interested in making a gift, and can show church members how simple it is to bless both their families, and their church with a legacy gift. If you would like assistance with a workshop, contact a Ministry Relations Officer, presbyterianfoundation.org | 1



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Presbyterian FOUNDATION

PLANNED GIVING INVITATION

PLANNED GIVING INVITATION
When you support the Presbyterian Foundation, you help us continue the work of the church. You (insert NAME) has been a home for us built to teach by a long line of those who lovingly plan our ministries and outreach. Now today we lead. Now is the time to pass our lessons and insights on to the next on a course with you raise the ones who will carry on.

Here is the opportunity to share some of the joy of the Presbyterian Foundation with you. Equip those who will lift up coming generations because you want to equip the next generation needs you.

Why? Please – not because you want to lift up coming generations because you want to equip the next generation needs you.

How? Consider a planned gift. There are many different options to choose from. Please speak with your professional advisor or contact the Presbyterian Foundation to discuss your options.

Teach: Since for many of us a planned gift is a new concept, please tell others – especially your loved ones – about the Presbyterian Foundation. Watch your actions. They listen to your words, but they watch your actions. They listen to your words, but they watch your actions. NAME has played in your life and the joy of making a difference. Please make their own planned gifts to equip future generations.

We would be delighted to discuss with you how to make a difference in lifting up the next generation.

TOUR LANGUAGE / 30 10000 / 30 10000

English

Composing a Legacy

Order Now | Get PDF

Estate Planning Workbook

Order Now | Get PDF

Bulletin Inserts

Order Now | Get PDF

Posters

Endow Your Pledge

Steps to a Gift



BEQUEST LANGUAGE

Bequest of a Specific Amount or Asset

A specific bequest ensures that specific property that you designate will pass to the Presbyterian Foundation. You might consider the following language as an example:

Specific Amount

"I hereby give, devise and bequeath \$ _____ to (CHURCH NAME) at (STREET, CITY, STATE, ZIP) to be used for its general use and purpose."

Specific Asset

"I hereby give, devise and bequeath _____ (description of property) to (CHURCH NAME) at (STREET, CITY, STATE, ZIP) to be used for its general use and purpose."

Percentage Bequest

A bequest can be made as a percentage of the whole or of the residuary of the estate to (CHURCH NAME), using the following language as an example:

"I hereby give, devise and bequeath to (CHURCH NAME) at (STREET, CITY, STATE, ZIP) (all or a percentage) of the rest, residue and remainder of my estate, both real and personal, for its general use and purpose."

1

Resources

mm/dd/yyyy

Dear _____

What wonderful news! Thank you for letting us know about your planned gift! It must be reassuring to know that your legacy will lift up future generations, bringing them opportunity that might not come without your generosity and foresight. We are so very grateful to you for your making your legacy here at _____ Presbyterian Church!

Yours in Christ,

Planned Giving
Letter of Response to YES

Thank you for sharing with us that you have made provisions for a legacy gift through your estate plans. Thank you on behalf of all of those whom your gift will nurture in the future.

Clearly _____ holds a very special place in your heart. We want to invite you to every opportunity to maximize your gift's impact. So here are a couple of possibilities to tell about your gift in case they may be helpful for you.

- **For you:** Consider other ways that your gift may have impact. You might wish to share your intentions with family or loved ones with a story or message of what the Church has meant in your life and why you have made this provision for a gift. And you might lift up to your loved ones the joy of giving that someday they might consider the opportunity to do something similar for their church or other places they love.
- **For the Church:** Basic information of the gift (example form attached). This helps ensure that your most basic intentions are honored. With basic details and responsible point(s) of contact your gift can avoid unexpected complexities. Please note that this is not required! This is simply an offer for you to maximize your impact and save any confusion.

This is a wonderful gift. You will be a blessing for many here today and for countless whom you may never know. Thank you.

God bless,



Presbyterian FOUNDATION

CHARITABLE GIVING PLANS

ENDOWMENT FUNDS
A memorial, or endowment fund, is an enduring tribute to a spouse, family member or loved one. You make a gift to the Presbyterian Foundation which invests your gift and pays the income in perpetuity to the charitable beneficiary you named in your gift agreement. The fund can be established during your lifetime or through a bequest. You or your heirs can also contribute additional gifts to the fund after it is established.

Through an endowment fund, you can provide continuous financial support for a variety of mission activities. Select those important to you or a program or mission much loved by the person being memorialized or honored. From evangelism to peacekeeping, to music and education, supporting an important ministry through an endowment fund is a lasting legacy to one's faith and love.

DONOR-ADVISED FUNDS
The Foundation's Donor-Advised Fund offers a unique giving opportunity. It is especially appealing to individuals who are interested in staying involved in the giving process.

Through an irrevocable gift to the Foundation, a Donor-Advised Fund allows the donor to make periodic "advisory recommendations" for the charitable distributions from the fund. A fund is sometimes established with family

Donor-Advised Fund

- Flexibility to support a variety of programs and agencies
- Ability to recommend distribution of principal, in whole or in part, to meet immediate needs of the charities you support
- Avoidance of cumbersome responsibilities associated with creation of a private foundation

PresbyterianFoundation.org

Presbyterian FOUNDATION

GIFTS OF NONTRADITIONAL ASSETS

LIFE INSURANCE
Giving life insurance may offer you benefits and a chance to make a gift where other options are not feasible. Policies may no longer be needed or serve the purpose for which they were originally intended, such as a business that no longer exists, or for children or loved ones who may not need the additional income. You may also be able to establish an endowment type gift that may not be the best possible under other circumstances.

There are several ways a life insurance policy can be used to make a charitable gift, such as:

1. Naming a charity as a beneficiary on an existing life insurance policy. Because you have the option of changing or revoking the designated charitable beneficiary, no charitable contribution is allowed.
2. Transferring ownership of a policy to a charity. This allows you to claim a charitable deduction for the approximate cash surrender value of the policy. For example,

EXAMPLE: LIFE INSURANCE GIFT
When he turned 65, John and his wife, Ann, wanted their work and determining their had enough to support them through retirement. They no longer needed the life insurance protection John had originally acquired to provide for Ann, so they gave the policy to the Presbyterian Foundation. After John's passing, the life insurance proceeds will benefit the Presbyterian Foundation, which they have supported throughout the years with a charitable contribution in the year they made the gift, and they may also claim deductions for the contribution made to the foundation for any unexpired premium. By using insurance, they are pleased to have made a gift far beyond what they originally intended.

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FOUNDATION



Karl Mattison
Vice President
Planned Giving Resources
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