



Unlocking Potential Within Beneficiary Designation Giving

Ryan Ebner
Regional Gift Planner
ELCA Foundation



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What will we cover?

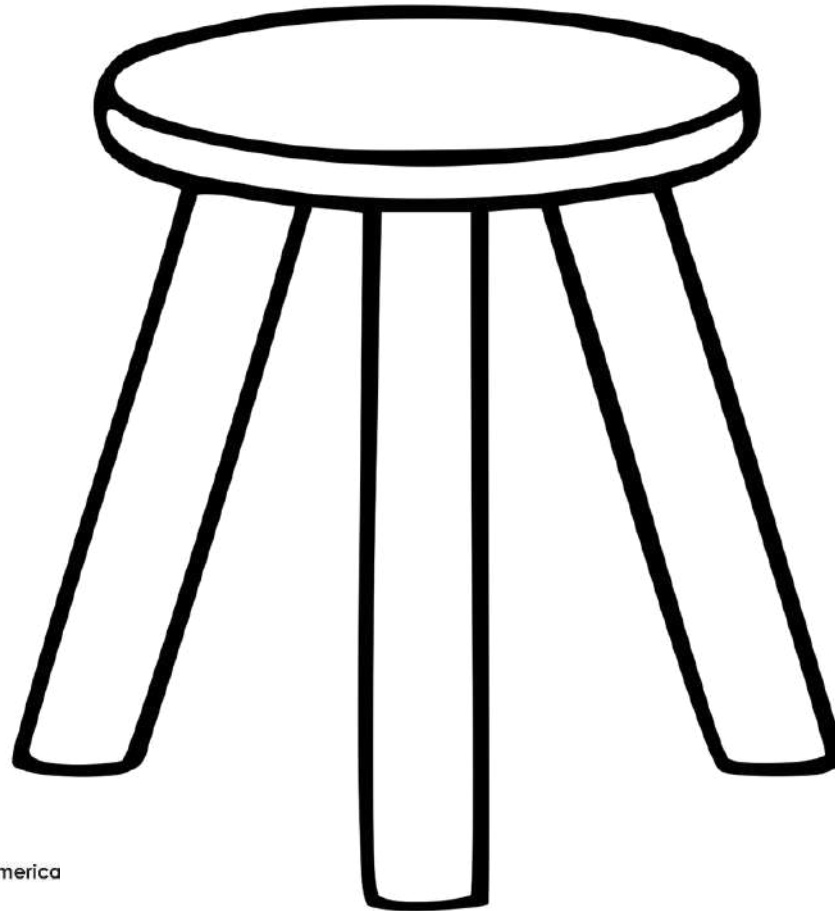
- **General Methods of Giving**
- **Relationship Between Annual and Planned Giving**
- **Cultural Understanding of Your Estate**
- **Testate vs Direct Inheritance**
- **Help Your Supporters Take Action**



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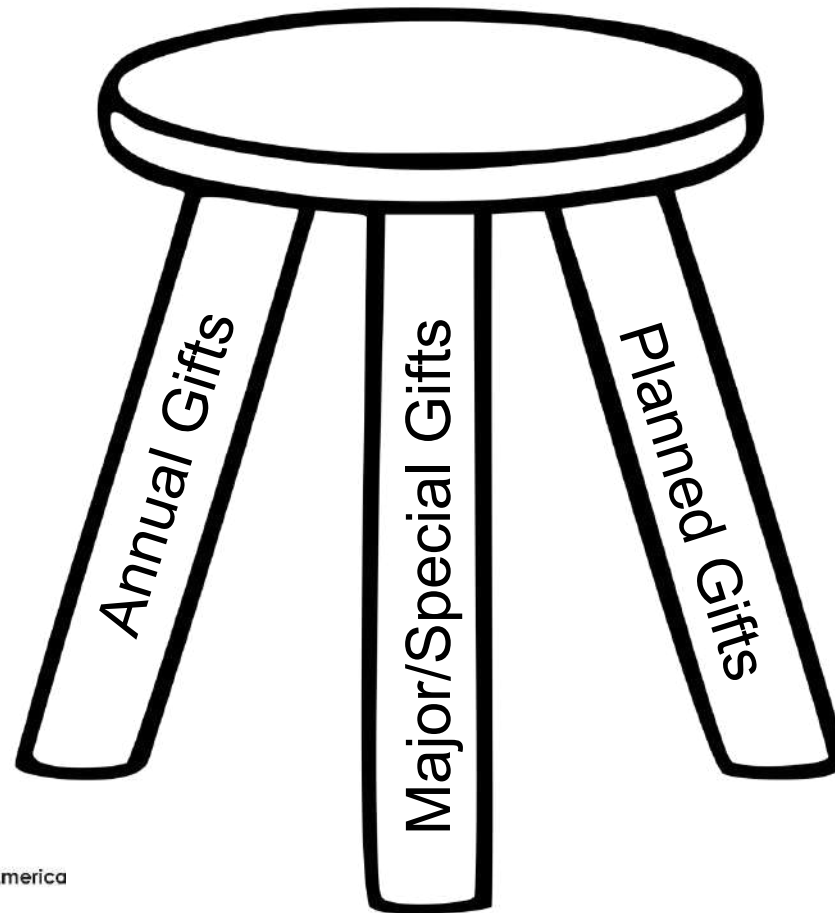


General Methods of Giving



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General Methods of Giving



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Definitions



Annual Gift – Regularly given, unrestricted gifts to an organization.



Major Gift – Special gift (one-time or pledged.) Often tied to a campaign and typically have a minimum value.



Planned Gift – Gift enacted now to be realized later.
Legacy/estate gift.





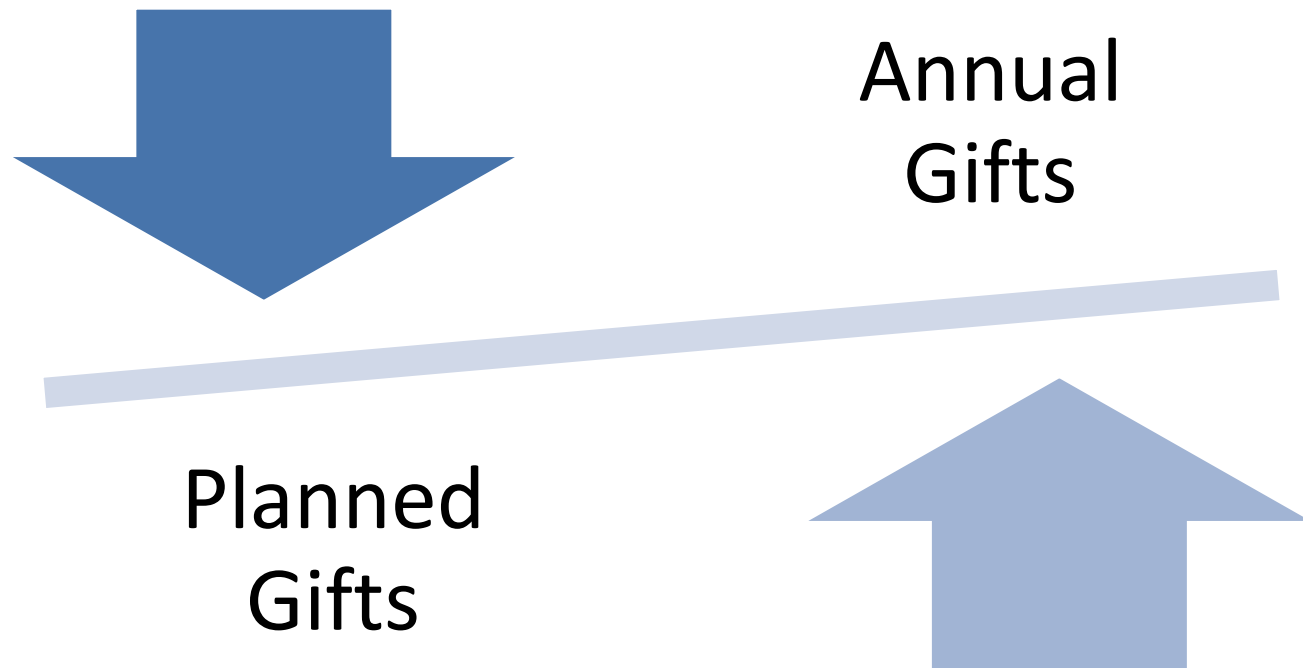
Relationship Between Annual and Planned Gifts



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Does the Annual Gift Compete with the Planned Gift?





Does the Annual Gift Compete with the Planned Gift?

“We have a difficult enough time with our annual stewardship efforts – planned giving would just make things messy.”

“We shouldn’t promote planned giving in the middle of our capital campaign. Our members would get confused.”



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Does the Annual Gift Compete with the Planned Gift?

Timing
Source
Effort
Adjustability Over Time
Philanthropic Goals
Tax Goals



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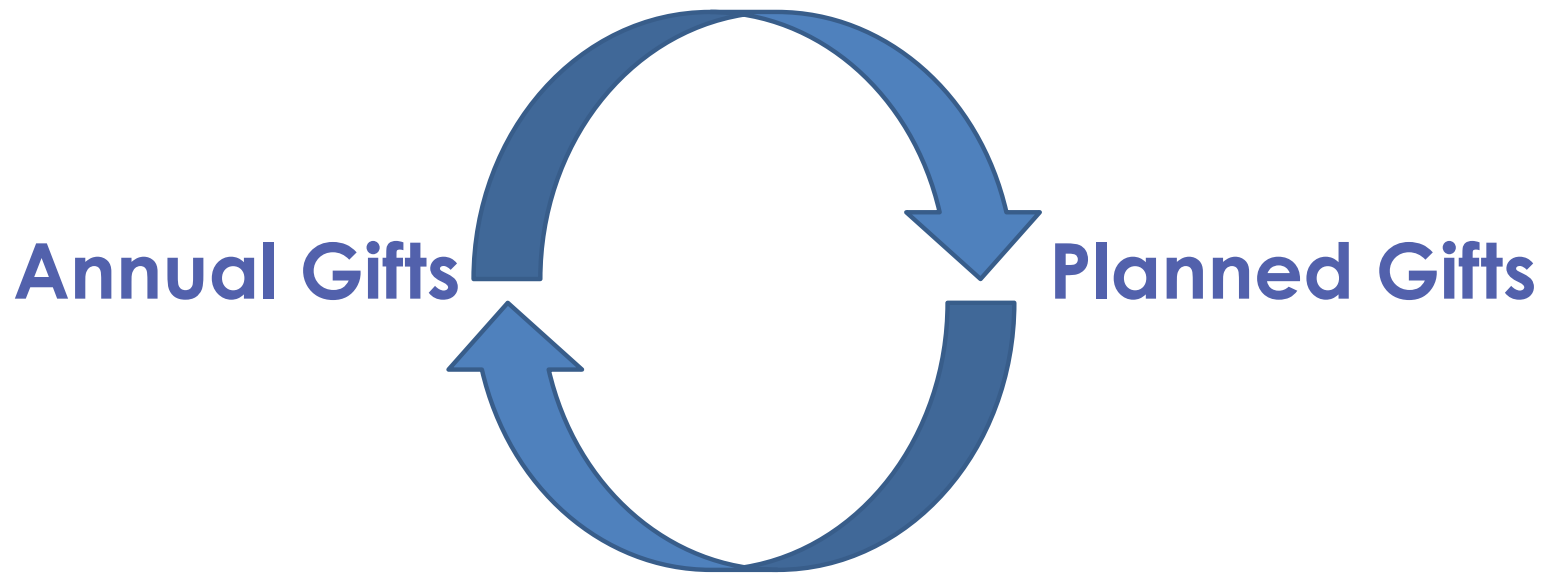
Annual Giving is Precursor for the Planned Gift



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Planned Gifts Also Set the Stage for Increased Annual Giving!



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Giving USA



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Giving USA – Giving Patterns of Legacy Donors

78% - have been
a donor for 20
years or MORE

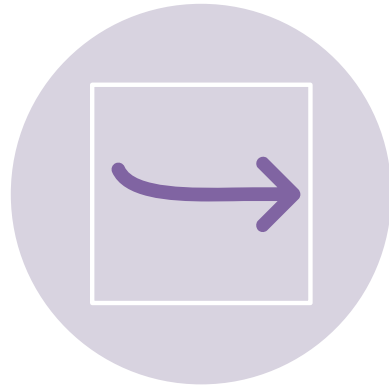
50% - have TOTAL
lifetime giving of
less than \$25,000



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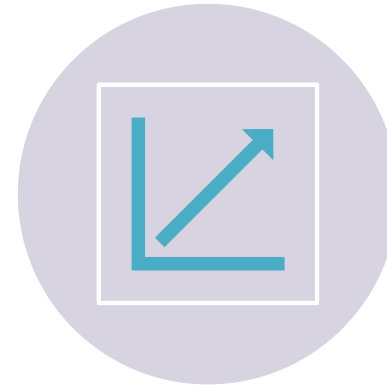


Giving USA – Giving Plans of Legacy Donors



47%

KEPT ANNUAL GIFTS THE SAME



45%

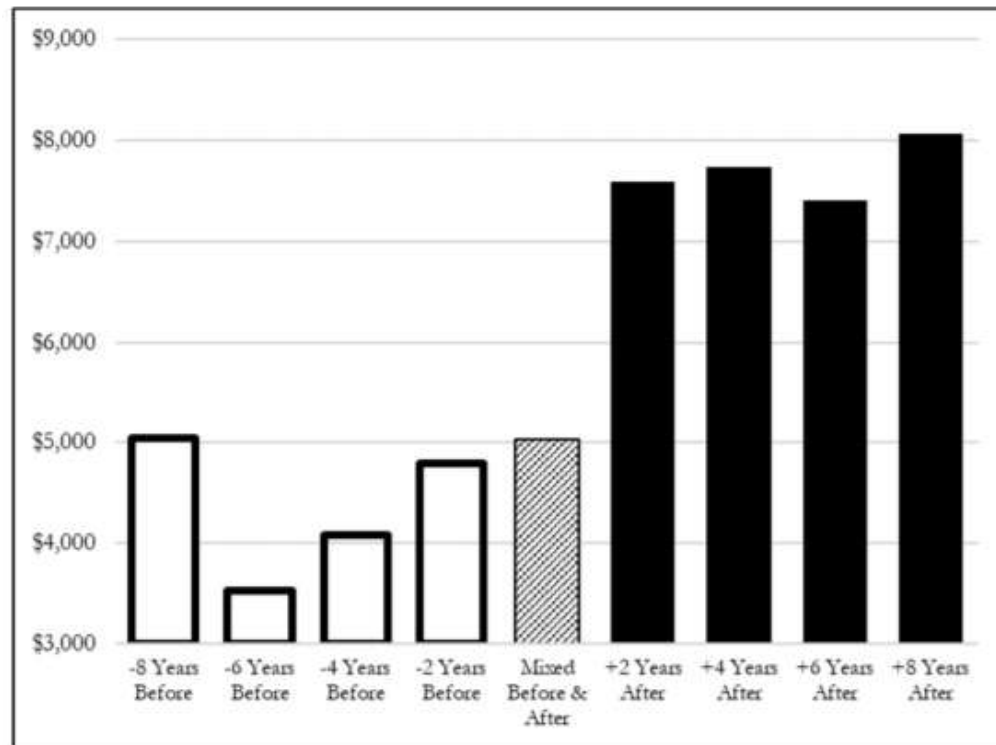
INCREASED ANNUAL GIFT



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Average Annual Donations Before/After Adding Charity to Estate Plan



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Planned Giving Does Not Interfere With Your Annual Giving Efforts, It Complements Them!



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Only **5%**

of the passing population leaves a gift to charity.



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Only **5%**

of the passing population leaves a gift to charity.

Why so low?



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My Church

- **Two-Year Span**
- **Nine Members Passed**
- **Nine Funerals**
- **Zero Legacy Gifts**



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My Church

Were they asked?

Did the church have a plan?

-Was the plan communicated?

Were they given the tools to create an intentional plan for their legacy?



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Cultural Understanding of Your Estate



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Cultural Understanding of Your Estate

Celebrity Intestate

HORROR STORIES.



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Celebrity Intestate

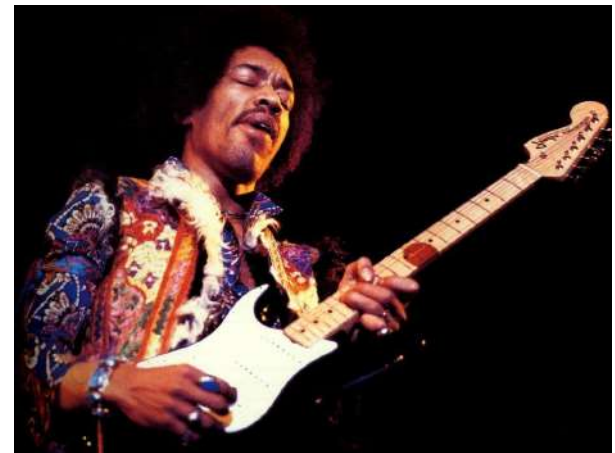
HORROR STORIES



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HORROR STORIES

What does this show us?



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A vertical mosaic artwork on the left side of the slide, depicting a face with large, expressive eyes and a colorful, abstract pattern of small tiles in shades of blue, green, yellow, and red.

Celebrity Intestate

HORROR STORIES

What does this show us?

- You don't know when...
- You better have a Will



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Cultural Understanding of Your Estate

“Remember Us...”



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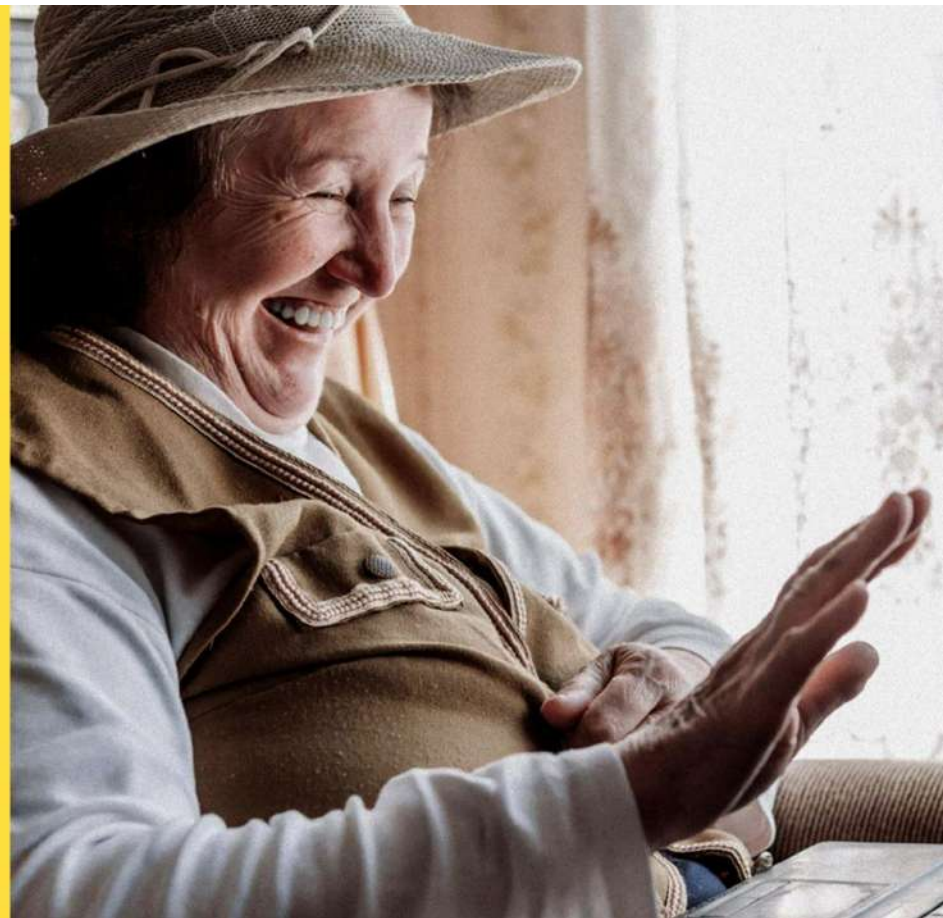
A vertical strip of colorful mosaic artwork on the left side of the page, featuring abstract shapes in shades of blue, yellow, green, and red.

Cultural Understanding of Your Estate

How to leave a gift in your Will

Your guide to leaving a gift to charity in your Will.

[Find out more](#)

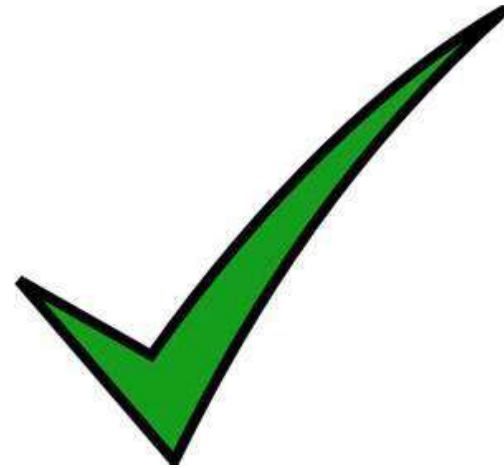


Cultural Understanding of Your Estate



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Cultural Understanding of Your Estate

Expectations vs Reality



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Expectation



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Reality



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Expectation



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Reality



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Expectation



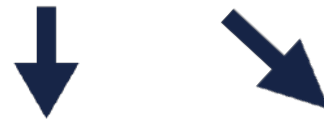
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Reality



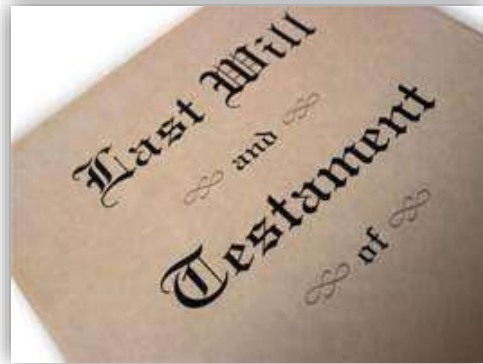
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**Family Charity
Expectation**



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Reality



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Reality



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Testate



Contract



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Testate



Probate



Contract



**Transfer on Death (TOD)
Pay on Death (POD)**



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Real Assets



**Life Insurance
Retirement Accounts
Investments
Living Trusts**

← Bank Accounts →



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Residual



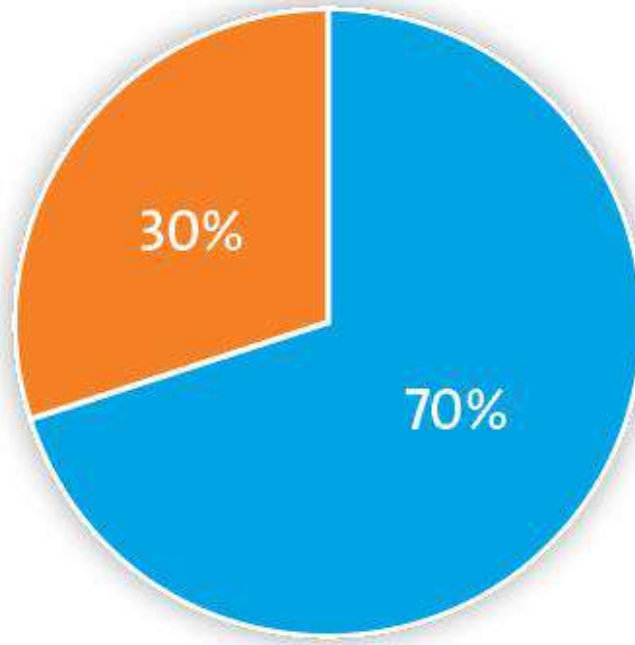
Direct



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Probate



Contract

Reality



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Benefits to Giving Via Contract

Quick
Easy (set up and change)
Get Specific
Direct Payment
Track
Tax Advantaged
Avoid Probate



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Help Your Supporters Take Action



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Help Your Supporters Take Action

- Enhance the Terms You Are Using
~~“Remember us in your Will”~~



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A vertical mosaic artwork on the left side of the slide, depicting a human face with a contemplative expression. The colors are primarily blues, greens, yellows, and reds, with a grid-like pattern of small tiles.

Help Your Supporters Take Action

- Enhance the Terms You Are Using
~~“Remember us in your Will”~~

“Remember us in your estate plans.”

“Consider including us as a beneficiary of your retirement account.”



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Help Your Supporters Take Action

- You can encourage some donors begin using their IRAs to make gifts to charity by making Qualified Charitable Distributions (QCDs).

***Have also been called Charitable IRA Rollover**



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Qualified Charitable Distributions from an IRA

- You must be 70½ or older
- QCDs are limited to the amount that would otherwise be taxed as ordinary income and, therefore, exclude non-deductible contributions.



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A vertical mosaic artwork on the left side of the slide, depicting a human face with a contemplative expression. The mosaic is composed of small, irregular tiles in various colors including yellow, blue, green, red, and purple. The face is looking slightly to the right.

Help Your Supporters Take Action

- The maximum annual amount that can qualify for a QCD is \$100,000.
- Your QCD can be made to one or more charities.
- For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally December 31.



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Qualified Charitable Distributions from an IRA

**2019 increased the age at which IRA owners must begin taking Required Minimum Distributions (RMDs) to 72. However, the age at which you can start making QCDs remains 70½. This creates an 18-month window where donors can lower their Adjusted Gross Income even though they are not RMDs.*



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Help Your Supporters Take Action

- **National Estate Planning Awareness Week October 17-23, 2022**
- **Look at your length of giving**
 - 10+ Year donors?
 - 20+ Year donors?



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A vertical mosaic artwork on the left side of the slide, depicting a human face in profile, looking towards the right. The mosaic is composed of many small, irregular tiles in various colors including yellow, blue, green, red, and purple. The face is rendered with a textured, grid-like appearance.

Help Your Supporters Take Action

- **Develop strategies to get your supporters to self-identify**
 - Reply Devices
 - Targeted Letters
 - Planned Giving Workshops/Education
 - Invitation to Intentional Legacy Conversations



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Help Your Supporters Take Action

- You Take Action!

Create Your Gift Plan

Contact Your Foundation



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Questions?



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