



Dying Generously? Planned Giving as Ministry

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Planned giving is not about finding another way to get church members' money. It is an opportunity for us all to return to God that which God entrusted us with during our lifetime. It is also an opportunity for us all to further strengthen Christ's church for the future by providing for ministry and mission for those who come after us.

We all stand on the shoulders of those who came before us; let's be the shoulders for those who come after us.

Presbyterianfoundation.org/planned-giving-tools/



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What Qualifies as a Planned Gift?

Any gift that takes more time and effort than writing a check

- Bequest in a Will or Living Trust
- Appreciated Securities
- Donor Advised Funds
- Gifts of Real Estate
- Gifts that Pay You Income
 - Charitable Gift Annuities
 - Charitable Remainder Trusts
- Beneficiary Designation on a Financial Instrument (Checking/Savings/CD, etc.)
- Beneficiary Designation on an IRA, 401k, 403b, etc.
- Life Insurance
- Commercial Annuities





Silent Generation Wealth - \$18.1 Trillion in Assets Before 1946

- \$5.3 trillion in equities – 29%
- \$4.7 trillion in real estate – 26%
- \$2 trillion in pension/retirement – 11%
- \$1.4 trillion in private business – 8%
- \$0.7 trillion in durable assets – 4%
- \$4.1 trillion in other assets – 22%

New York Times, 14 May 2023



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Baby Boomer Wealth - \$78.3 Trillion in Assets 1946 - 1964

- \$19.1 trillion in equities – 24%
- \$18.9 trillion in real estate – 24%
- \$16.1 trillion in pension/retirement – 20%
- \$7.4 trillion in private business – 10%
- \$3 trillion in durable assets – 4%
- \$13.9 trillion in other assets – 18%

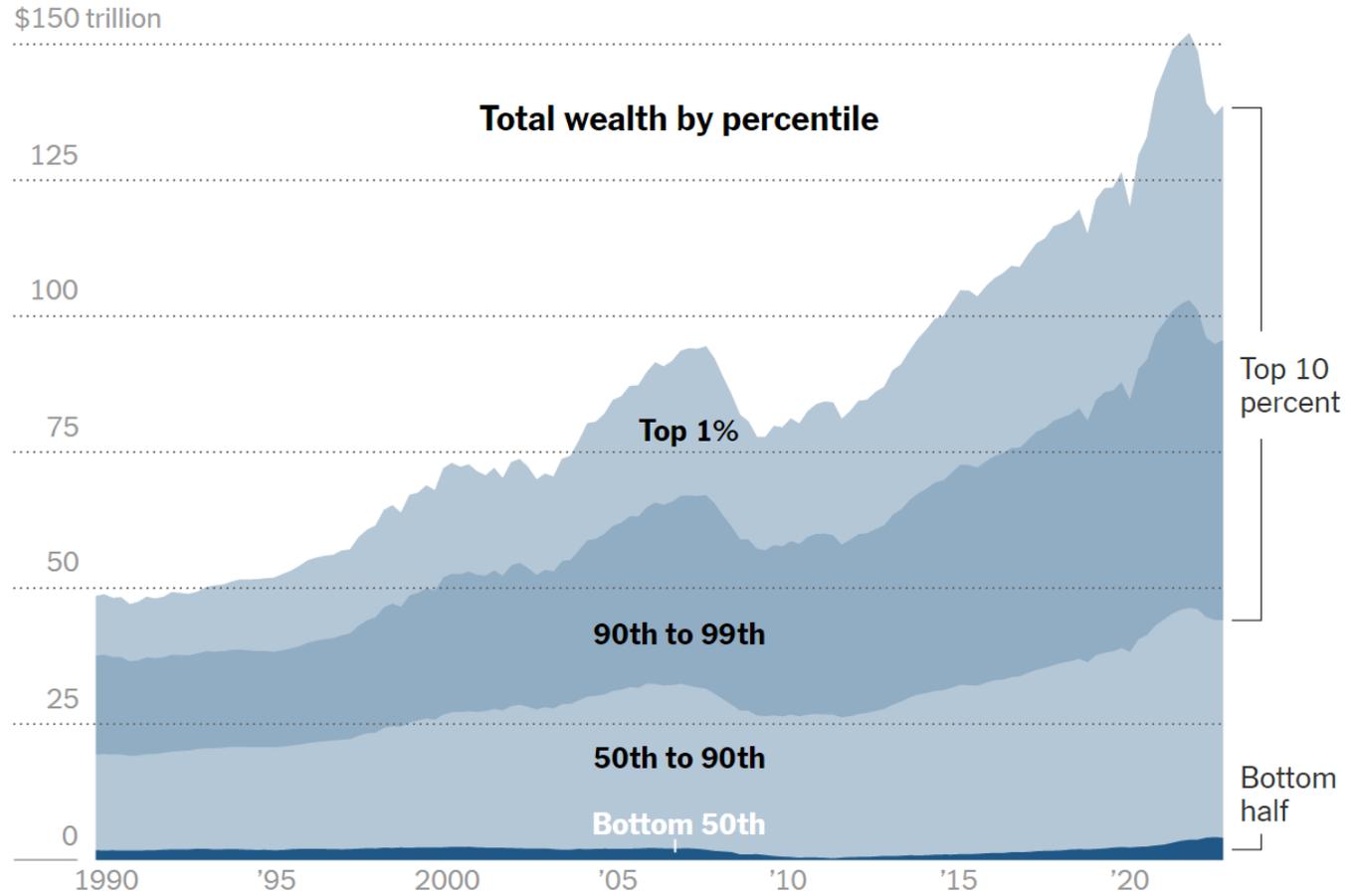
New York Times, 14 May 2023



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The Top 10 Percent of Households Hold a Majority of the Wealth



Notes: As of the fourth quarter of 2022. Wealth accounts for assets and liabilities. Adjusted for inflation. • Source: Federal Reserve



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2022 Giving USA Data

- \$499.33 billion estimated
 - 3.4% decline from 2021
 - 10.5% decline from 2021 when adjusted for inflation
 - For reference, the 2022 inflation rate was 8%
 - Bureau of Labor Statistics



Giving USA Foundation, McLean, VA

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2022 Giving USA Data

- \$45.60 billion in Bequest Giving
 - 9% of overall total of giving
 - 2.3% increase over 2021
 - 5.3% decline over 2021 when adjusted for inflation

Giving USA Foundation, McLean, VA



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2022 Giving USA Data

- Giving to Religion = 27% of total
- Religious Giving = \$143.57 billion
- Increase of 5.2% over 2021
- Decrease of 2.6% when adjusted for inflation

Giving USA Foundation, McLean, VA

Denominational Foundations for Planned Giving Services

www.presbyterianfoundation.org

foundation.elca.org





Critical Components of a Gift Planning Program

- The Pastor **MUST** be an advocate
- Leaders Lead by Leading
- Telling Your Own Story – the Why of Asking for Money
- Money Funds Ministry





Resources for Gift Acceptance Policy

- [StewardshipNavigator.com](https://www.StewardshipNavigator.com)
- Foundation.elca.org/pghub





Action Steps

- Craft YOUR Message, Specific to your Ministry Setting
 - What does your ministry do well?
 - What do you strive to do (strategic planning)?
- Understand the Interests and Life Stages of Your Prospects
 - Normalize gift planning
 - Give people opportunities to make gifts
- Build Donor Engagement with Your Ministry
 - Tell the story of your ministry
 - What is your ministry doing the other 6 days of the week?
- Stay the Course
 - It does not happen overnight.





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