Planned Giving:
What Every Church Can and Should Do
Planned Giving – What is it?

- Home, 47%
- 2nd Home, 13%
- Furniture, 5%
- Checking, 1%
- Savings, 2%
- Investments, 3%
- IRA, 26%
- Cars, 3%
(1) Increasing Competition for Charitable Dollars

(2) Our tactics are the same as when there was no competition and when we were younger and simpler.
% of PCUSA Churches Reporting Any Bequest

Data collected by the PCUSA Research Services

Blue Columns represent actual figures reported to PCUSA Research Services.
Green Column and Translucent Pink Columns represent the past 6 year trends carried forward 6 years beyond 2013.

Note: these figures consider all 10,262 PCUSA churches in from 2006 through 2013 including a significant percentage that do not provide their data to the Research Services. The percentage who do not report is fairly steady year-to-year; the general trend should be fairly reliable.
<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td># Presbyterian Churches</td>
<td>10,904</td>
<td>10,821</td>
<td>10,752</td>
<td>10,659</td>
<td>10,550</td>
<td>10,466</td>
<td>10,263</td>
</tr>
</tbody>
</table>

**BEQUESTS**

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td># Churches Receiving</td>
<td>2,765</td>
<td>2,665</td>
<td>2,537</td>
<td>2,479</td>
<td>2,364</td>
<td>2,179</td>
<td>2,050</td>
</tr>
<tr>
<td>% Churches Receiving</td>
<td>25.4%</td>
<td>24.6%</td>
<td>23.6%</td>
<td>23.3%</td>
<td>22.40%</td>
<td>20.82%</td>
<td>19.97%</td>
</tr>
<tr>
<td>Total Value of</td>
<td>$163M</td>
<td>$129M</td>
<td>$136M</td>
<td>$109M</td>
<td>$98M</td>
<td>$142M</td>
<td>$105M</td>
</tr>
</tbody>
</table>

**AVERAGE**

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charitable Bequest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bequest for all PCUSA Churches</td>
<td>$15k</td>
<td>$12k</td>
<td>$12.7k</td>
<td>$10k</td>
<td>$9.2K</td>
<td>$13.6</td>
<td>$10.2</td>
</tr>
<tr>
<td>Bequest for those PCUSA Churches reporting any bequest</td>
<td>$59k</td>
<td>$49k</td>
<td>$54k</td>
<td>$44k</td>
<td>$41K</td>
<td>$65K</td>
<td>$51K</td>
</tr>
</tbody>
</table>
NON-PROFIT Growth 2000 through 2009

10 years = 33% increase
In 2013 bequests to charities totaled $25,50,000,000.

This has caught the attention of major charities. They have allocated significant resources to pursuing planned gifts.

You probably operate according to business-like principles:

… hired staff, assigned goals, developed enormous marketing budgets, implemented sophisticated tools and brought in vast sums of money.
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 experience
- None

Budget = small
Competitive Advantage
Use it

Large Non-Profits would trade almost any tool in their belt for ONE THING you have…

Having our audience meet within our walls every week.
Proclivity to Give
Competitive Advantage: Church

Having our audience meet within our walls every week.

Regular givers... for their lifetime

Regular volunteers
Participate(d) in leadership Favorably Inclined
Spend life’s most important moments here VERY Inclined

Open
Inclined
Favorably Inclined
VERY Inclined
Slam Dunk
Groundwork Decisions?

Endowment or Reserve: Where do planned gifts Go?

Distributions: How will funds be used?

Committee and structure

Policies

Legacy Circle
Planned Giving Program

Basic  Expansive  Advanced
CAST A WIDE NET

- General
- Un-targeted
- Small bites
- Varied Media
- Constant, Year-Round
- Low Hum
- Effort: Relatively Low
Basics

Content

• Inspirational
• Estate Planning
• Gratitude
• Personal (Testimonials)
• Recognize Past Gifts
• Acknowledge What Gifts Have Done
Plan Each Year
12 Blurbs
4 Articles
2 Announcements
1 Legacy Sunday
A will represents a person’s final wishes and intentions. After providing for your loved ones, please consider one final testament of faith through a bequest in your Will or living trust that provides enduring support for our vital work. For many of us, this will be the most significant gift we will make – our gift of a lifetime.
Jean went home to be with the Lord on August 27, 2002, at age 82. She never married, but had two cousins who lived in Missouri, so most folks who knew Jean said she had no close family. I’ve thought about that phrase – “no close family”. The more I’ve thought about it, the more strongly I feel that Jean Smith had more close family than most of us will ever have. And most of her close family was centered at her beloved church. Yes, Jean remembered her family – her church family – in her will. You and I were part of Jean’s family.
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.
Legacy Sunday

- Sermon
- Seminar – on Estate Planning and/or leaving a Christian Legacy
Information
Library
Planned Giving
Web Pages
Communications
Plan
Education Materials
Brochure/Article
Templates

#3 Know All Available Tools
Expansive

More than the minimum
Establish a Planned Giving Committee

Focus should be on inspiration and message, Not policies and investments
Expansive Case Statement

Elevator Speech.
Define your purpose.
Share it with the congregation.
Share it again. Do it again. Again.
KNOW YOUR MESSAGE
KEEP IT SIMPLE

- Women control 80% or more of household spending
- Women own over 60% of assets in America
- GI and silent generations passing in large numbers, more being controlled by women
- Wealth to surviving spouse:
  - Persons of average means out of necessity
  - Persons of wealth because of unlimited estate tax marital deduction
- 70%+ of bequests come from the estate of women
I believe that all I have is a gift from God.
I believe that giving enables our church to be the light in the community.
I believe my giving will enable future generations to know Jesus Christ.
I am a planned giver.

We are all indebted to the past, to those who precede us.
Planting seeds for the future.
The promise is to you, our children and all those far off whom we will not know.
Endowment Fund

Lend your support—now and for the future. The
Endowment Fund is a permanent investment in the
future of our Christian community. Your gift will
benefit future generations. The Endowment Fund
supports: the church building, the music and
arts program, the outreach programs, and the
ministry of our church. It is a way to leave a
lasting legacy.

GIFTS LATER

Bank or Investment Account
Foundation Account
Charitable Lead Trust
Charitable Remainder Trust
Charitable Gift Annuity
Retirement Plan Annuity
Life Insurance
Charitable Bequest
Real Estate
Other Gifts

Endowment Fund

How to Make a Planned Gift

For more information, please contact the Church
Office or your financial advisor.
Planting Seeds for the Future

We/I would like to:

☐ LEARN MORE about planned giving in general.
☐ LEARN MORE specifically about the gift marked below:

☐ INFORM Westminster of our/my gift marked below:

☐ Last Will and Testament
☐ Adding Codicil to Will
☐ Charitable Gift Annuity
☐ Gift of Life Insurance
☐ Gift of Real Estate
☐ Gift of Appreciated Stock
☐ Retirement Plan Beneficiary Designation
☐ Charitable Remainder Trust
☐ Charitable Lead Trust
☐ Transfer on Death (TOD) on Account
☐ Other ____________________________

Thank you for considering a planned gift.

Please mail to __________, Address, City, State, Zip

www.Website.org
Expansive Annual Report

Great tool for:

- Transparency
- Sharing the great things the gifts have accomplished
- Demonstrating the Church handles gifts well
Moment for SELF PROMOTION
Planned Giving
Welcome Non-Profit Sample Organization!

Member since Jan. 20, 2014

Your Planned Giving Site

Your 3 Most Recent Brochures

On Deck in January

Action Items

- [Done] Adam Kehoe is working on testing
- [Done] Adam Kehoe is working on Create planned giving page
Advanced

Leading edge
Thank you!
You’ve really improved my life!
So this is covered? So I owe you (practically) nothing!
I feel like I owe you something!

You are welcome!
We are so glad to help and that we made a difference
Yes, you are covered.
You don’t owe us a thing.

But you sound interested – you certainly can do something.
Here is information on charitable giving. You can make what you’ve received available to those who don’t have it and cannot pay. Or, you can help with research so our resources are even better in the future.
Advanced

Equip Staff with:

1) Simple responses for a grateful giver … as well as for the reluctant giver
2) Literature immediately for inquirers
3) Where the member can turn for information
Example 1

- I would love to give.
- But I don’t have those kinds of resources.

Member

Staff

- I understand. Especially these days.

Staff

- You may be surprised at some of the creative ways... Most cases you give up nothing now.
This church is always looking for new ways to get money.

I hear you. It sure feels that way sometimes.

This effort is really about much more than money – about leaving a Christian legacy. Money is just one way to...
Advanced Web Presence

Anything important to the whole congregation is on your website.
Members can research without pressure.
The message is constantly present.
Legacy Circle

Is a giving circle appropriate?

What is a giving circle is…

What are the benefits?

Are there drawbacks?
Top 5 Challenges (& Remedies)

# 5 - Loss of momentum (12 months in)

# 4 - Technique-focused (instead of inspirational)

# 3 - All committee activities = endowment management

# 2 - Distrust of endowment

# 1 - Pastor disinterest
TOP 5 COMMON PRACTICES
Of top bequest-receiving Churches

# 5 – Case Statement

# 4 – Planned Giving Committee

# 3 – Multi-Year Effort

# 2 – Regular Congregational Communications

# 1 - Pastor support and involvement