

# Investing in Your Future:

Practical Strategies for Growing Your Planned Giving Program



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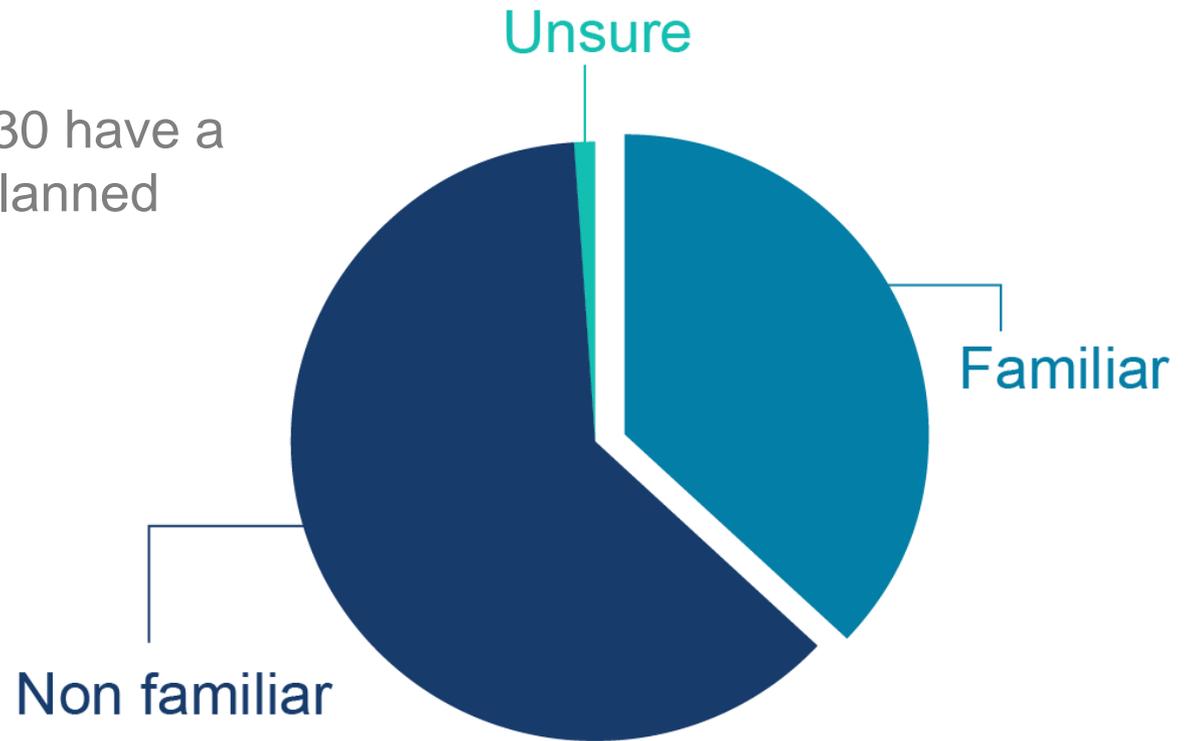
# About Our Presenter

- President of ML Innovations, Inc.
- AFP Certified Master Trainer
- Winner of the AFP/Skystone Partners Prize for Research
- Author of “Donor-Centered Planned Gift Marketing” and “Michael Rosen Says...” fundraising blog



# What is “Planned Giving”?

Only **37%** of people over 30 have a familiarity with the term “planned giving.”



Source: The Stelter Company

# Donor-Centered Definition of Planned Giving

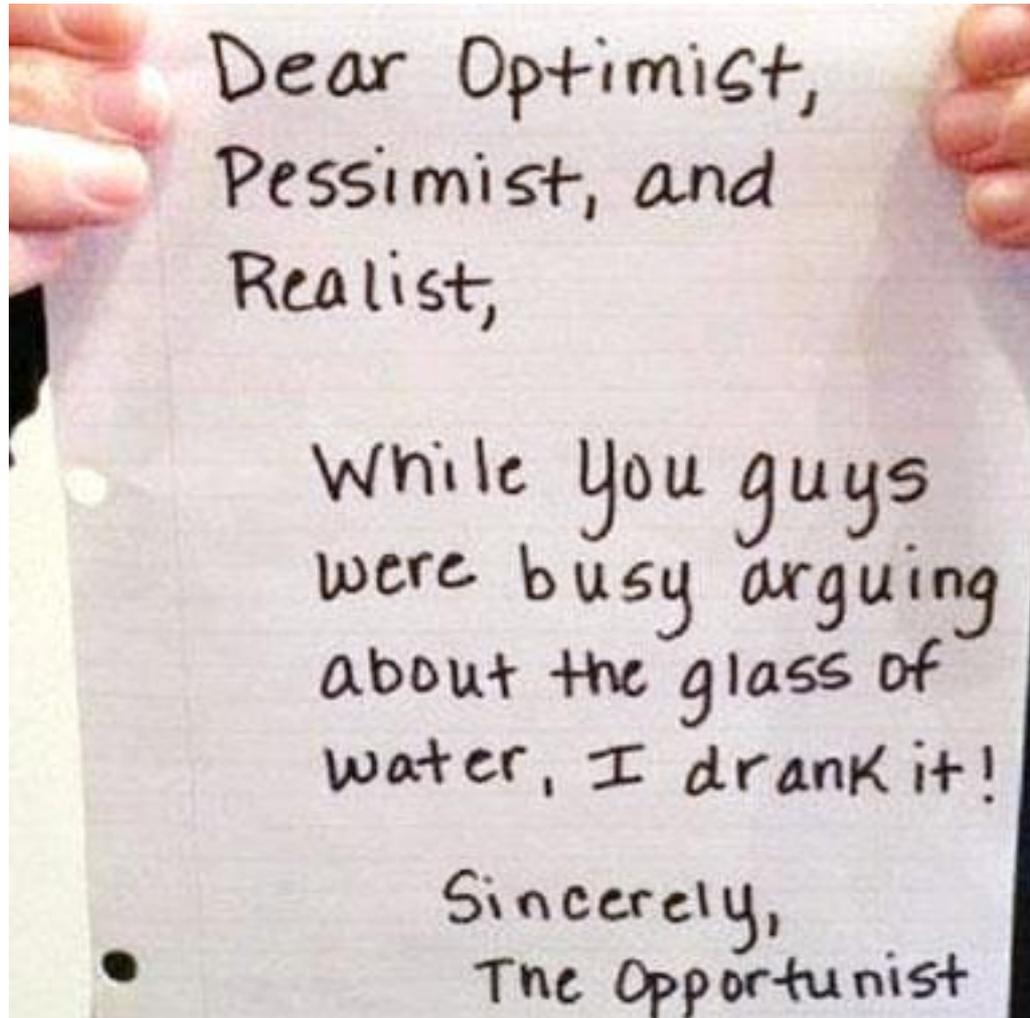
“Planned Giving involves any gift that requires planning.”

–Michael J. Rosen, Donor-Centered Planned Gift Marketing

# Should we be optimistic about planned giving?



# Should we be optimistic about planned giving?



# 8 reasons to be a planned giving opportunist

- Economic growth = More money available for giving
- Reduction in taxes = Increase disposable income
- Aging population = Increase post-life gifts



# 8 reasons to be a planned giving opportunist

- Increase of wages = Increase disposable income
- More jobs = More people who can give



# 8 reasons to be a planned giving opportunist

- Strong stock market =  
Increase in appreciated  
securities
- Real estate value growth =  
Increase in appreciated  
property
- Robust consumer confidence  
= Increased spending



# Why you should invest more in planned giving

## Not all planned gifts are deferred

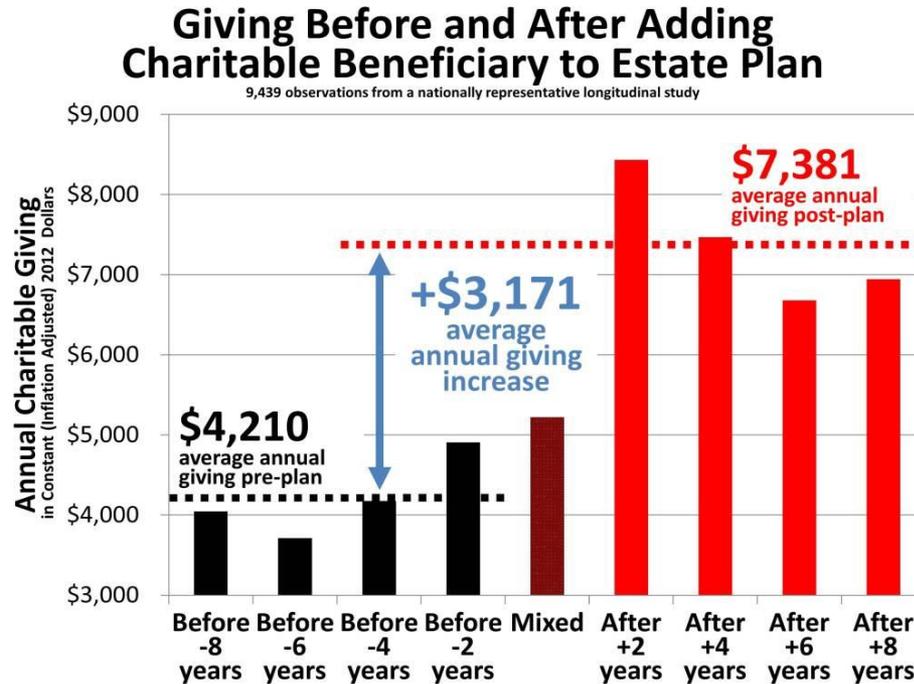
- Appreciated securities
- Appreciated personal property (e.g., real estate)
- Charitable Gift Annuities

## Even deferred gifts are not long deferred



# Why you should invest more in planned giving

Annual charitable giving goes up when donors include a charity in an estate plan



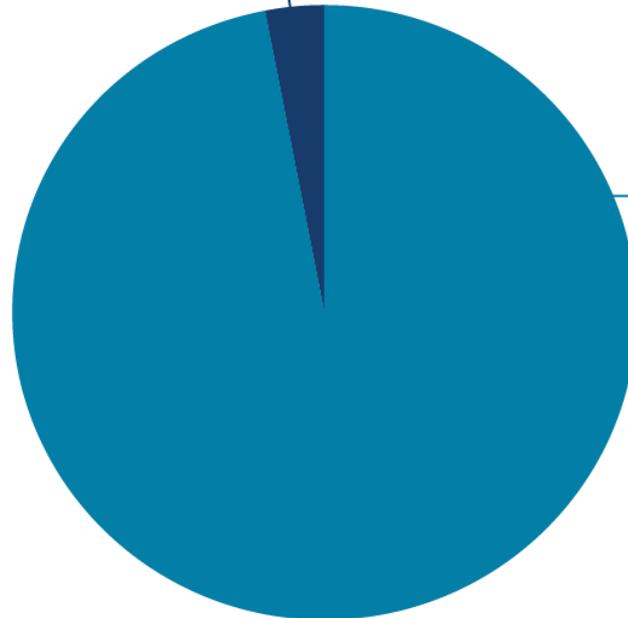
Source: Russell James, JD, PhD, CAP

# Why you should invest more in planned giving

## Financial assets held by families

**1% - 3%**

Cash: Checking, savings, money market deposit accounts, and similar



**97% - 99%**

Other financial assets (stocks, bonds, retirement accounts, life insurance, mutual funds)

Source: U.S. Census 2017

## Important note

“Planned gifts are the major gifts of the middle class.”

–Michael J. Rosen, Donor-Centered Planned Gift Marketing

# Tip 1: Put in the Extra Effort

Nonprofits receiving  
**only cash gifts**

2,548 nonprofits raising \$1MM+ in 2010 reported only cash gifts in 2010 & 2015 on e-file IRS-990

**11%**  
growth

Nonprofits receiving  
**any noncash gifts**

4,236 nonprofits raising \$1MM+ in 2010 reported noncash gifts in 2010 & 2015 on e-file IRS-990

**50%**  
growth

Nonprofits receiving  
**securities non-cash gifts**

2,548 nonprofits raising \$1MM+ in 2010 reported securities gifts in 2010 & 2015 on e-file IRS-990

**66%**  
growth

Source: 5-Year Average Growth (2010-15), Russell James, JD, PhD, CFP

## Tip 1: Put in the Extra Effort

**Shifting to gifts of noncash assets drives total fundraising growth in every nonprofit sector, at every fundraising size, in every time period (same year and 3 or 5 years later).**



## Tip 2: Stop Asking for Bequests

- “Bequest Gift” = **18%** responded, “I might be/am definitely interested.”
- “Gift in Your Will” = **28%**

Source: Russell James, JD, PhD, CFP



# Tip 3: Use the Right Words for More Stock Gifts

**Mentioning tax deductions  
increases charitable interest**



James, R., III (2018). Describing complex charitable giving instruments: Experimental tests of technical finance terms and tax benefits. [Nonprofit Management and Leadership](#). Advance Online Publication. DOT. 10. 1002/nml.31302

## Tip 4: Use the Right Message for More CGAs

“You make a gift and receive a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of your life.”

“Sara made a gift and received a tax deduction and yearly income for life. Any unused gift amount will go to the charity at the end of her life.”

Source: Russell James, JD, PhD, CFP

# Tip 4: Use the Right Message for More CGAs

Ask to those 55+: Please rate your interest in pursuing the described charitable giving arrangement.

– Message 1 (You) =

– Message 2 (Sara) =



# Tip 4: Use the Right Message for More CGAs

Ask to those 55+: Please rate your interest in pursuing the described charitable giving arrangement.

- Message 1 (You) = **23.2% interested now**
- Message 2 (Sara) = **38.6% interested now**



## Tip 5: Make DAF Giving Easy

More donors are bundling charitable multi-year gifts into a single year to qualify for a tax deduction. They do this by establishing a Donor-Advised Fund.

Use a free DAF widget to make giving easy. ([DAFWidget.com](http://DAFWidget.com))



# Thank You!

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