Crescendo

BlendedGifts

Integrating Major & Planned Gifts

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Donors Like Blended Gifts

Give Something Now

Have an immediate impact, even if donors have already included your organization in their estates.

Give Something Later

If your organization's "ask" is more than the donors can give now – they can maximize commitment while minimizing financial worries.

Why Blended Gifts?

1. Donors desire to make current gifts
2. Donors need to retain assets
3. There is market uncertainty
4. Donors want to ensure their gifts continue into future
5. Donors desire maximum gift impact

Match Clues with Benefits

Clues	Blended Gift Benefits
Outlive my money	Increase income Avoid capital gains tax
Funds for retirement	Make gifts to charity Reduce income tax
Don’t want to sell assets	Lower gift / transfer tax
Grandchildren in college	Retirement income

Blended Gift Donor

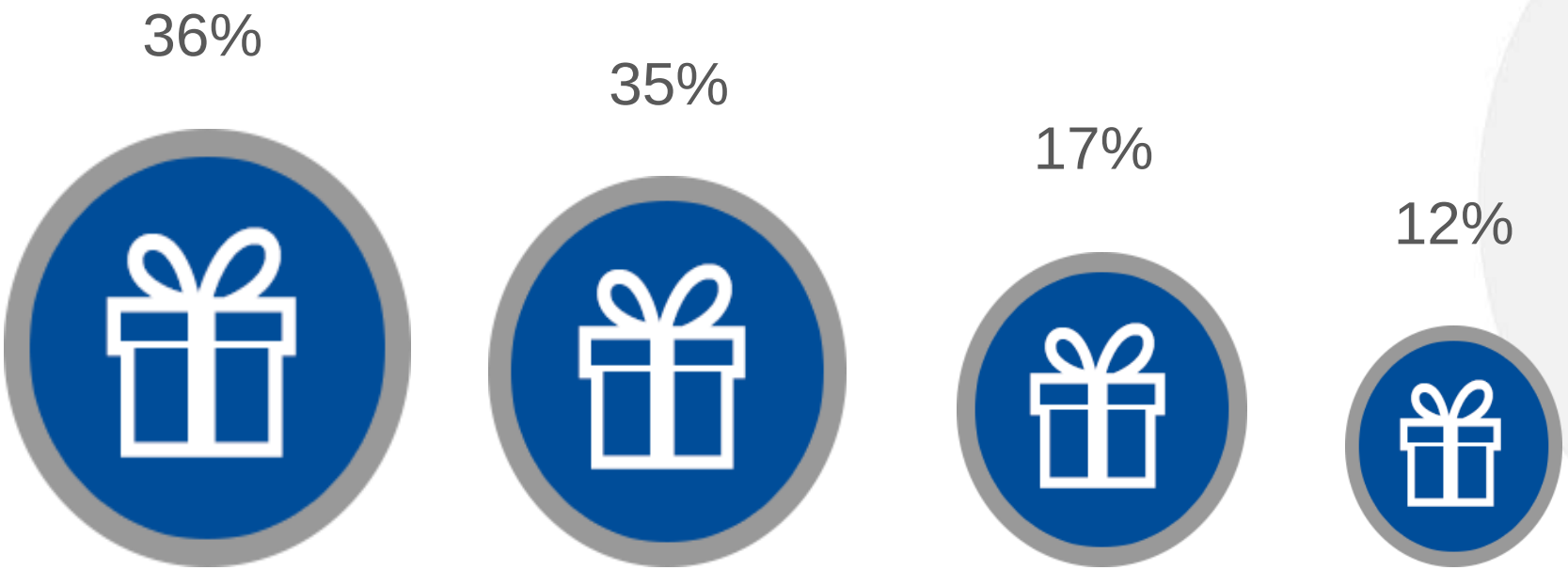
Look For Demonstrated Loyalty

- Gifts for 10, 15, 20 years or more
- Modest gifts, but consistent
- No credit card debt
- Homeowners

Only 2% of charitable bequests are revoked!

Kathryn Swank, Target Analytics

Bequest by Donor Income



Dr. Russell James III, U. GA - Study 2009

Bequests - Triple Lifetime Giving

37 Donors to Simpson University

- Lifetime Gifts $837,000
- Bequests $2,200,000*

Bequest Donor – 2.6 Times More Giving!

SIMPSON UNIVERSITY

* **Rick Zeeb, Gift Planner**

Wealth in America 2018

Real Estate

Cash and Equivalent

$92,000,000,000,000*

Equities

Retirement Plans

* Federal Reserve Data 2017

Boomer Wealth 2028

Real Estate

Cash and Equivalent

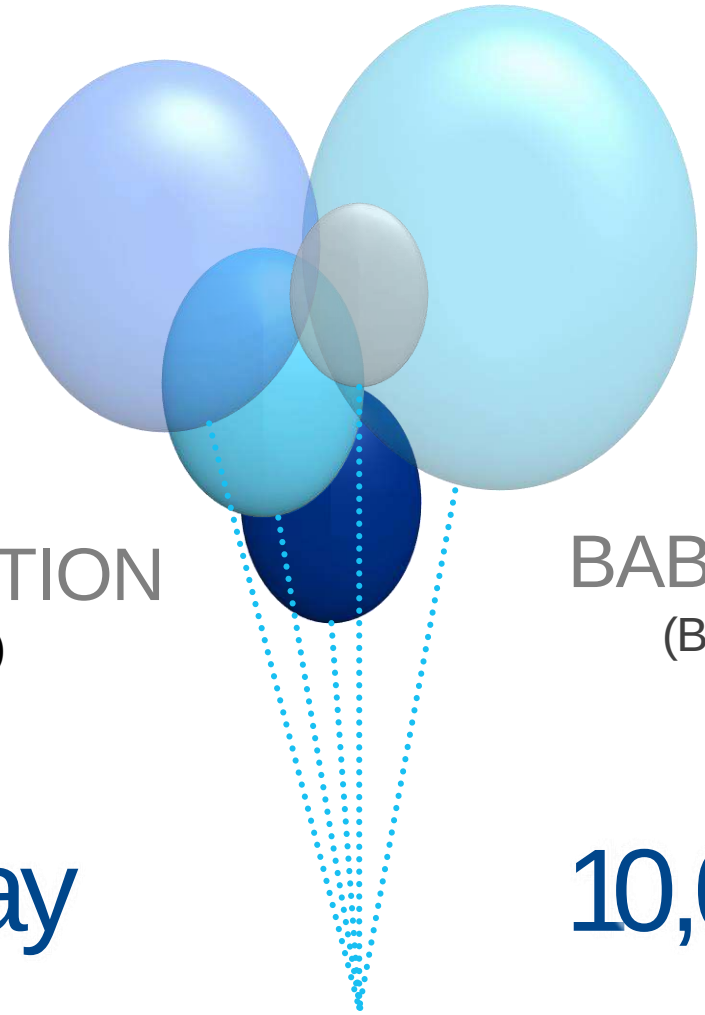
$52,000,000,000,000*

Equities

Retirement Plans

* Deloitte Center For Financial Services 2016

Age 65 Birthdays



1995
QUIET GENERATION
(Born 1930 – 1945)

2018
BABY BOOMERS
(Born 1946 – 1964)

2,800/day

10,000/day

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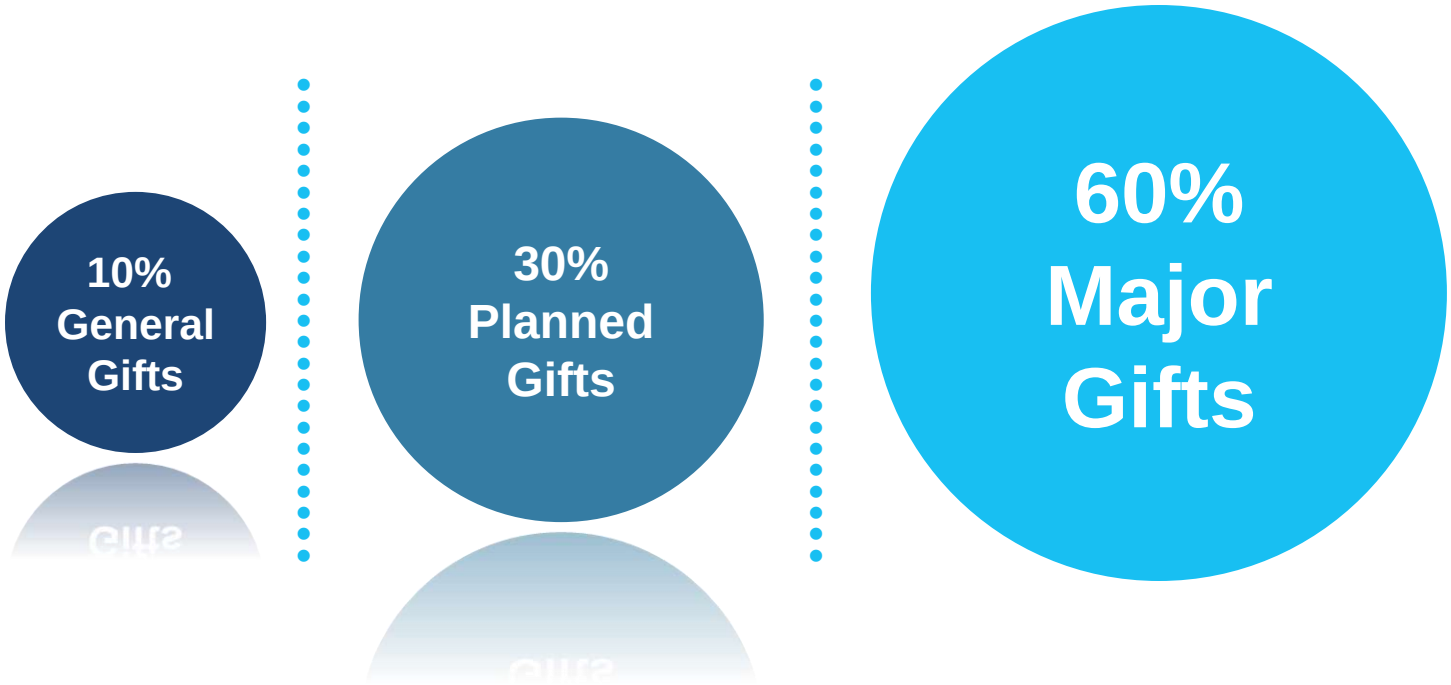
Blended Gifts in a Campaign

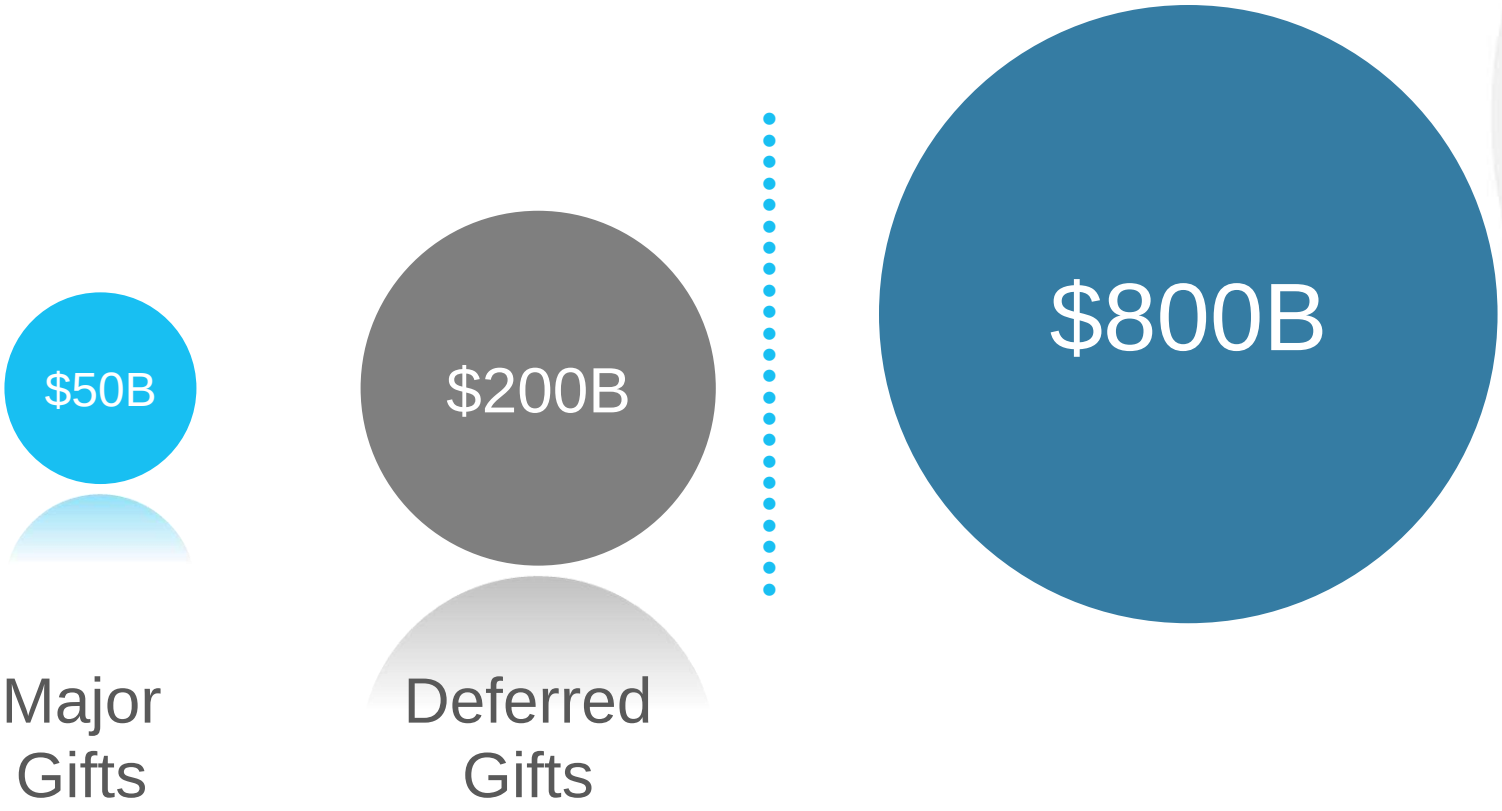
Capital Campaigns in 2017



BoomerTrillion

Blended Gifts

Planned Gifts



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Blended Gifts Prospects

Gift and Bequest

Joe Smith – Age 83

GOALS:

- Major Gift
- Retirement Security
- Favorite Niece/Nephew
- Bequest to Charity

Gift and Bequest

Prepared for Joe Smith - Age 83

Plan Today

Gift
$100,000

Charity
$100,000

Deduction may save $35,000 of income tax. Bypass gain may save $11,280 capital gains tax.

Provide for Tomorrow

Estate

Bequests to Family

Charity
$500,000

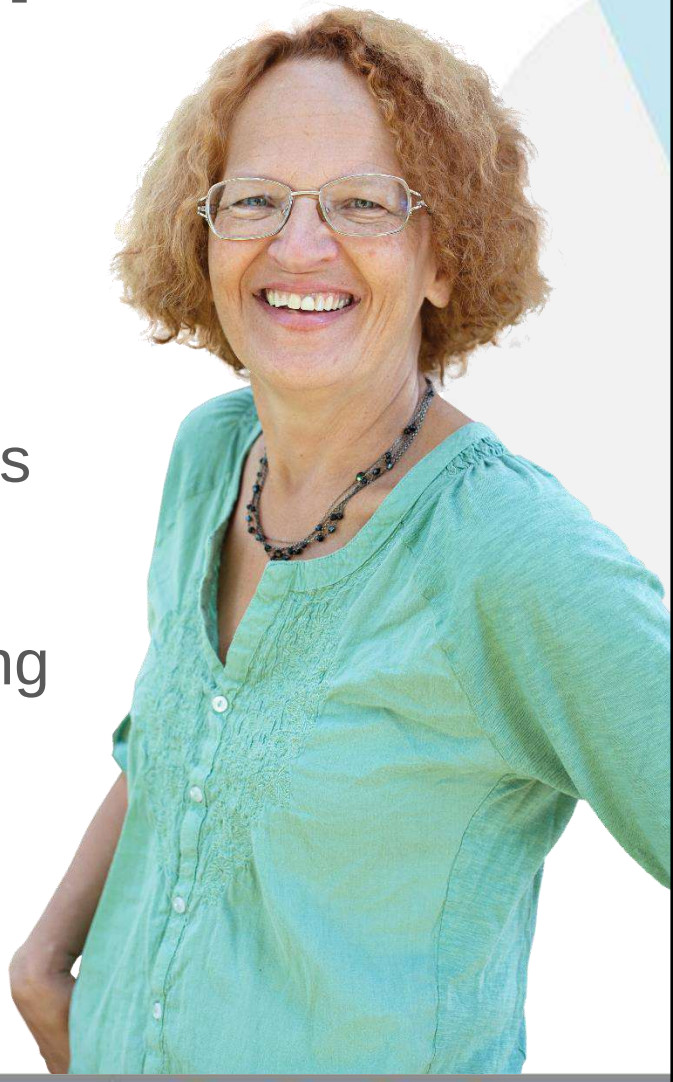
Estate bequests to family and charity.

Endowed Gift and Bequest

Mary Wilson– Age 76

GOALS:

- Retired Physician
- Fund Two Endowed Scholarships
- Annual Gift Now
- IRA Bequest to Complete Funding



Endowed Gift and Bequest

Plan Today

Provide for Tomorrow

Prepared for
Mary Wilson -
Age 76

Annual Gifts

Year	Gift
1	$20,000
2	$20,000
3	$20,000
4	$20,000
5	$20,000

Gifts charitable goal each year. Income tax deduction

Estate IRA $400,000

Endowment $400,000

Bequest from estate to endowment. Charitable estate tax deduction.

Annual Payout of $20,000

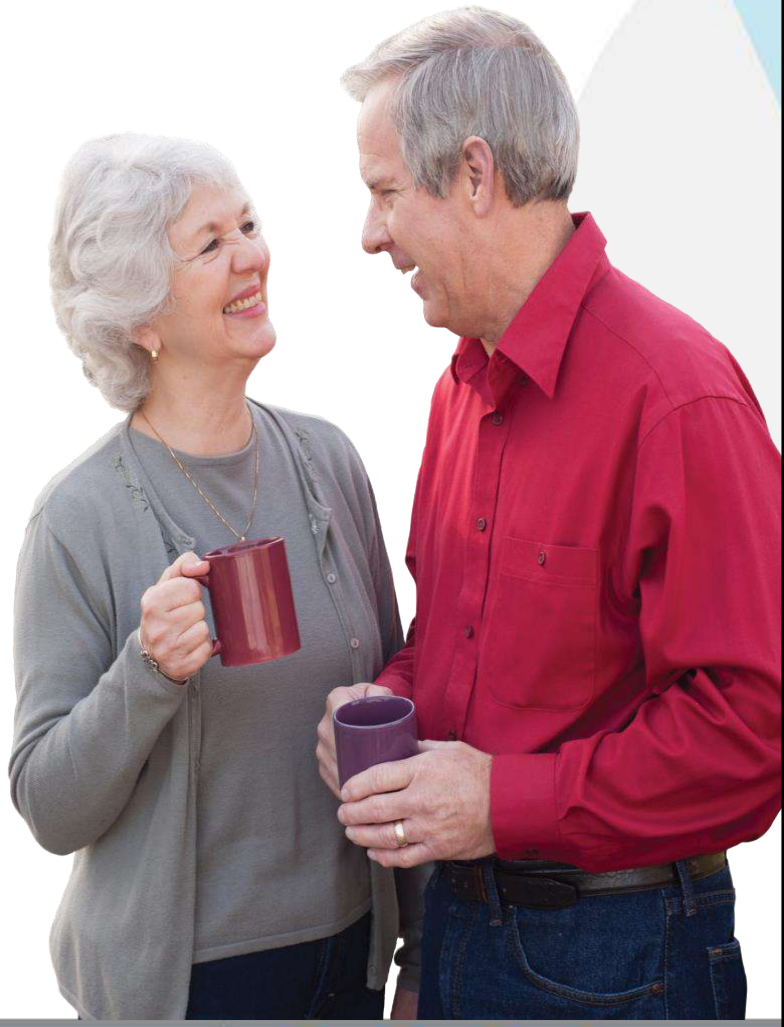
Endowment fund pays 5% or $20,000 each year for charitable purpose.

Gift and Gift Annuity

Bill & Cindy Green– Ages 81/79

GOALS:

- Loyal Donors
- Asked for Major Gift
- Desire Retirement Income
- Charitable Gift Annuity
- Own Apple Stock
- Gift Part Now



Gift and Gift Annuity

Plan Today

Gift
$40,000

Charity
$40,000

Gift today may save $13,200 income tax and $3,760 capital gains tax.

Provide for Tomorrow

Gift
$200,000

5.7% Gift Annuity
$200,000

Payments for 2 Lives

Gift annuity of $11,400 for two lives. Income tax deduction of $83,304.

Charity
$200,000
(Approximate value)

After two lives, approximate gift value to charity.

Prepared for
Bill & Cindy Green
Ages 81/79

Gift and Unitrust

Sam & Clara Jackson– Ages 75/73

GOALS:

- Own Developed Land
- Two Offers ~ $860,000
- No Contract
- Support Medical Center
- Current Gift Proposal
- Sell Tax-Free
- Retirement Income

Gift and Unitrust

Prepared for
Sam & Clara Jackson– Ages 75/73

Plan Today

Gift
$60,000

Charity
$60,000

Gift today may save $23,760 income tax and $7,140 capital gains tax.

Provide for Tomorrow

Gift
$800,000

5% Unitrust
$800,000

Payments for 2 Lives

Unitrust income of $40,000. Projected total payouts in 23.2 years of $970,065.

Charity
$876,999

After two lives, approximate gift value to charity.

Gift and Deferred Annuity

Al & Susan Lee– Ages 63/62

GOALS:

- Apple Stock Doubled
- Susan Supports Homeless
- Desire Current Gift
- Retire in 12 Years
- May Need Added Retirement Income

Gift and Deferred Annuity

Plan Today

Gift
$40,000

Charity
$40,000

Gift today may save $13,200 income tax and $3,760 capital gains tax.

Provide for Tomorrow

Gift
$300,000

7.3% Gift Annuity
$300,000

Payments start Dec.31, 2028

Payments for 2 Lives

Gift annuity of $21,900. Income tax deduction of $99,930.

Charity
$300,000
Approximate value

After two lives, approximate gift value to charity.

Prepared for
Al & Susan Lee
Ages 63/62

IRA Rollover and Bequest

Harry Hopkins– Age 71

GOALS:

- Age 71 – IRA RMD
- Pension, Social Security, Investments
- Participate in Campaign
- IRA Charitable Rollovers
- Build Up Fund
- Estate IRA to Fund Cancer Program

IRA Rollover

- Age 70 ½
- Direct Transfer
- Not Taxable
- No Tax Deduction

How to Give From an IRA

1. Contact IRA Custodian
2. Sign Application to Give Amount or % to Charity
3. IRA Custodian Makes Transfer
4. If Specific Purpose, Contact Charity

IRA Rollover and Bequest

Plan Today

IRA Rollover Gifts

Year	IRA Rollover
1	$15,000
2	$16,000
3	$17,000
4	$18,000
5	$19,000

IRA rollover gifts may fulfill required minimum distributions (RMDs).

Provide for Tomorrow

Estate IRA $400,000

Charity $400,000

Designated Beneficiary of IRA is Charity. IRA Gift will bypass probate.

Prepared for Harry Hopkins– Age 71

IRA Rollover and Unitrust

Helen White – Age 71

GOALS:

- Retired RN
- IRA RMD ~ $20K
- Give Half to Medical Center
- Non-itemizer Deduction
- IRA to Unitrust
  for Nephew and Niece

IRA Rollover and Unitrust

Plan Today

IRA Rollover Gifts

Year	IRA Rollover
1	$10,000
2	$11,000
3	$12,000
4	$13,000
5	$14,000

Lifetime Rollover gifts. May fulfill Required Minimum Distributions (RMDs).

Provide for Tomorrow

Estate IRA $500,000

5% Unitrust $500,000

Payments 20 Years

Unitrust income of $25,000. Projected total payouts in 20 years of $544,488.

Charity $596,647

After 20 years, approximate gift to charity.

Prepared for
Helen White
Age 71

Gift Annuity and Bequest

John & Sally Smith– Ages 83/82

GOALS:

- Low Return on CDs
- Increased Income
- Good Liquidity
- Two Life Gift Annuity
- Tax Savings/
  Tax-free Payout
- Bequest to Charity

Gift Annuity and Bequest

Plan Today

Prepared for
John & Sally Smith
Ages 83/82

Provide for Tomorrow

Gift
$200,000

6.2% Gift Annuity
$200,000

Payments for 2 Lives

Gift annuity of $12,400 for two lives. Income tax deduction of $88,250.

Charity
$200,000
Approximate value

After two lives, approximate gift value to charity.

Estate
$400,000

Charity
$400,000

Bequest to charity from estate assets.

www.PPGC2017.com

Inspire your donors to think BIG

The Power of Blended Gifts

Learn How to Increase Major & Planned Gifts at Crescendo's Practical Planned Giving Conference

Discover the latest developments in charitable planning that will help you inspire your donors to give.

Thirty industry experts will motivate you with 48 breakout sessions and six tracks at the Hilton San Diego Resort & Spa on September 25-26, 2017:

- Grow Your Pipeline
- Empower Your Donors
- Engage Your Prospects
- Excel at Big Asks
- Energize Your Program
- Build Your Knowledge

Conference Price: $595
Group Price: $395 (3 or more from the same organization)

How to Register »

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