



# CONFIDENTIAL



## Planned Giving Elevator Speech for All Fundraisers

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Ever felt tongue-tied explaining a *lead trust*? That's because you're focusing on the *features and not the benefits* of planned gifts. *Sell the sizzle, not the steak*. Use these one-liners to get your point across the next time you meet with a prospect. As to details? Leave them to the nerds — lawyers, CPAs, and financial advisors; and sorry if we just offended 37.28% of our peers! Always remember, *focus on getting the prospect in the door!* – Viken Mikaelian, Publisher.

WAYS OF GIVING (LEGAL TALK)	YOUR ELEVATOR SPEECH (MARKETING TALK)
<b>Most Popular</b>	
Bequest	<i>Just takes a simple designation in your will or trust and costs nothing during lifetime. They are easy and revocable if situation changes.</i>
Living Trust	<i>Avoids probate. Just name the charity as a beneficiary.</i>
<b>Increase Your Cash Flow</b>	
Gift Annuity	<i>A simple agreement that can increase your cash flow from a gift that provides guaranteed fixed payments for life. Lifetime annuity payments, based on age may be two or three times higher than your cash return on low-earning securities or CDs.</i>
<b>Cheapest Source of Cash</b>	
Life Insurance	<i>Donate policy and deduct future premium payments, or just name the charity as policy beneficiary. Individuals typically pay less than \$1 for \$1 of coverage.</i>
<b>Most Popular with Advisors</b>	
Charitable Remainder Trust	<i>Great tool for selling assets tax-free and receiving income for life; the remaining assets go to charity. It provides steady cash flow and can be more beneficial than keeping an asset or selling it outright.</i>
<b>Most Expensive for Kids</b>	
Retirement Assets	<i>Retirement funds paid to your kids at your passing can get hit with income and estate taxes, but are tax-free to charity. Funds left to children may be hit with income and estate tax of 70% or more.</i>
<b>Greatly Reduce Estate Tax</b>	
Charitable Lead Trust	<i>You greatly reduce or avoid estate tax on trust assets passing to family... if some trust income goes to charity for a few years. Trust provides generous estate and gift tax deductions for wealth transferred to family at a more mature age.</i>

<b>Most Possibilities</b>	
Family Business Stock	<i>When the time comes to transfer or sell the business, there are tax and practical reasons for including a charity in the plan. Tax advisors can be very creative.</i>
<b>Deduct Now and Transfer Later</b>	
Donor Advised Fund	<i>Works like a 'charitable bank account' — claim deduction now and decide later when charity will receive the funds. You can retain control and family influence over charitable dollars.</i>
Private Foundation	<i>Lets you and your family invest and control your charitable dollars.</i>
<b>Big Potential with Leaders</b>	
"Lifetime Bequest" (Gift Now + Estate Pledge)	<i>Secures a current gift and increases potential for an even larger estate gift. A long-term pledge binding your estate can leverage donor recognition for these linked gifts.</i>
<b>In-Kind Rather than Cash</b>	
Real Estate	<i>Great for making a gift and also transferring the burden of managing the property. It won't reduce your disposable funds.</i>
Bargain Sale	<i>You can sell your property at a discount, deduct the difference, and receive a lump sum or installment payments. It won't reduce your disposable funds.</i>
Life Estate Deed	<i>You can deed your home or farm property to charity, save taxes with a current deduction, and still use the property for the rest of your life. It won't reduce your disposable funds.</i>
Art and Other Assets	<i>Gift allows others to appreciate your special holdings. It won't reduce your disposable funds.</i>

**Lifetime Bequest:**

A "Lifetime Bequest" is a combination of a gift or pledge now plus an estate gift later to facilitate and maximize the impact of your giving.

**Outright or Pledge Portion:**

You may make a gift outright or select a pledge payment schedule (1–5 years) that is sensitive to your needs, and then simply shift the balance of your gift to your estate.

**Estate Gift Portion:**

*Charitable Bequest* in your will or trust, or Beneficiary Designation in your IRA or other retirement plan, life insurance policy, bank or brokerage account, or

*Gift Annuity* — Also provides an income to you for life, or

*Charitable Trust* — Sample cases and illustrations can be provided for your advisor, or

*Real Estate Gift* — Either outright or in a charitable trust.

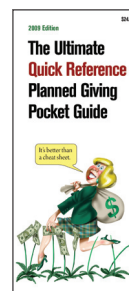
**Added Benefits:**

- You can request a naming opportunity (e.g. name a fund or project in memory of a loved one) in exchange for your binding commitment.
- You can qualify a gift for Society member benefits.

**Gift Valuation:**

The estate gift portion of a "Lifetime Bequest" is discounted to present value to qualify for a "naming opportunity" and gift society membership. Please contact a representative for details.

- Preliminary gift society membership starts when the pledge form is signed and becomes permanent when it is documented as part of the will or estate plan.



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*It's the reference "for the rest of us!"*



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