



THE ESSENTIAL ROLE OF PLANNED GIFTS IN MINISTRY

Webinar
May 20, 2025

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- Gift Planning
 - Why?
 - Why NOW?
 - Stories of MMFA Donors
 - Congregational Gift Planning
 - Basics
 - Phases
 - Types of Gifts
 - Tips
 - Q&A

AGENDA



A decorative graphic featuring a stained glass window on the left and a large, multi-pointed starburst on the right, both in shades of purple and blue.

We are called by God to give of all God has entrusted to us, even beyond our lifetimes.

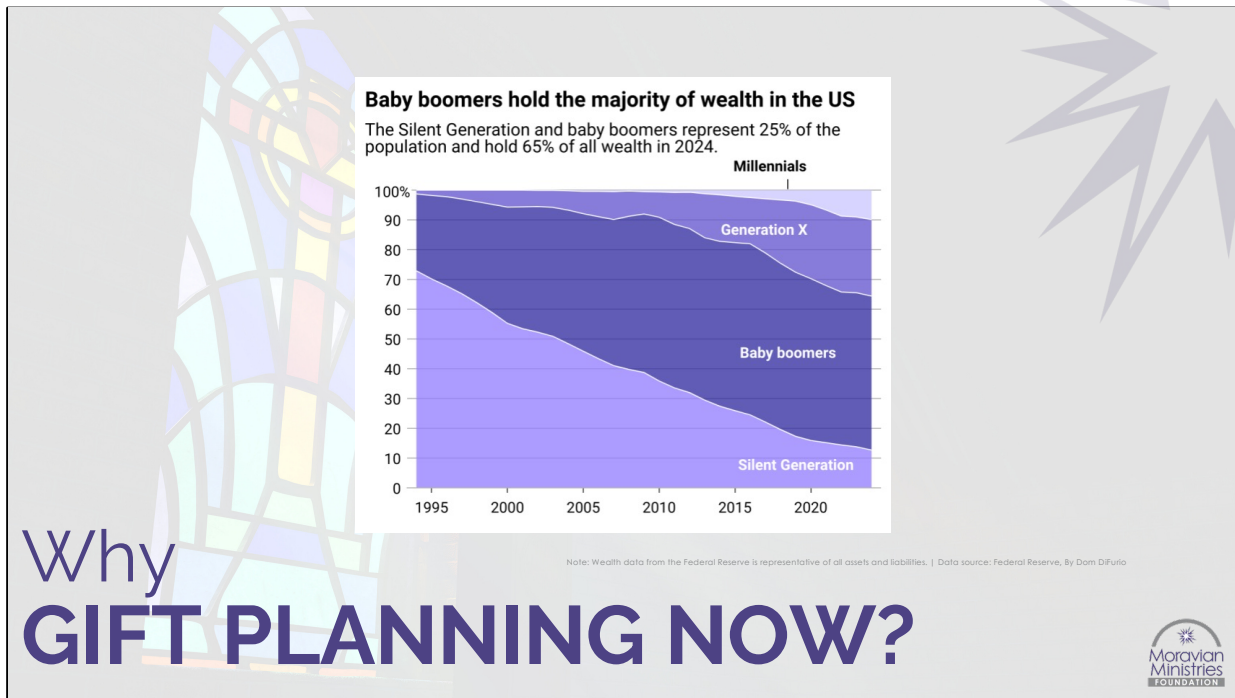
18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves **as a firm foundation for the coming age**, so that they may take hold of the life that is truly life.

1 Timothy 6:18-19

Why GIFT PLANNING?



1. It's biblical! Don't start talking about planned gifts until you can clearly talk about them in a way that's grounded in scripture.
2. Provides long-term financial stability, Chris will share some specific gift stories and you'll see the monetary impact those gifts have had over the years.
3. Financial stewardship is a multi-legged stool, with the offering plate being a leg, capital campaigns another leg, and planned giving the third leg. Can't rely solely on the offering plate as we have in the past.
4. Every dollar counts. Everyone has an estate. Even if most of the people at your church are on limited income or of limited means, they can make a planned gift.



Silent generation born between 1928-1945, roughly 80-97 right now, and boomers born between 1946-1964, roughly 61-79 now.

Estimated \$84-\$90 trillion dollars will pass from them to younger generations over the next 20 years. If just one half of a percent of those dollars were left to charity, that'd be \$420-\$450 BILLION dollars.

We also have an estimated 4.2 million people turning 65 this year; this is a time of financial transition for many, so the right time to be talking to them about planned gifts.

This points to the fact that different kinds of planned giving conversations are appropriate for different ages, and those who are looking at retirement are ready for that conversation. MMFA can help.

- Average annual gift: \$4,210
- After making a planned gift – avg. annual gift: \$7,381
- 46.3% of US residents over age 50 indicated having a will or trust that is written and legally witnessed
- Those with charitable components in their estate plan report better health, they attend religious services more, have higher cognitive scores, and more income, assets, and years of formal education.


Dr. Russell James, Texas Tech University


Why GIFT PLANNING NOW?



Dr. Russell James' research:

- In 2020, Dr. James published results from his Health and Retirement Survey, which studied 43,000 participants over the age of 50 from 1992 to 2016. During the study, 14k passed away.
- What we learned:
 - Older people die - 97.9% of all decedents were age 50+
 - 46.3% of US Residents over 50 indicated having a will or trust that is written and legally witnessed.
- Why should we consider gift planning?
 - Single year giving grows 75% once someone adds charity to their estate plan, from \$4,210 to \$7,381
 - Once a person treats a charity like a family member by including it in their estate plan, this increases connection and is subsequently reflected in current giving. Once the ultimate destination of the money is determined, a donor may be more inclined to give earlier to witness the impact of their gift personally.
 - Those who give have a better quality of life – see the slide.
- This work takes time. Picture a farmer planting and tending a garden. The average time from inception to maturity for a planned gift is 7-10 years (plannedgiving.com). BUT – a typical planned gift is 200 times the size of a person's most significant annual gift.






Maxine G. Garrett Mission and Ministry Fund


- **Original Gift:** \$40,000
- **Balance Today:** \$68,717
- **Gifts to Faith Moravian since 2005:** \$58,964

Richard and Janet Amos Fund

- **Original Gift:** \$98,377
- **Balance Today:** \$107,174
- **Gifts since 2010:** \$88,795
- **Benefits:** Salemtowne (40%), Moravian Theological Seminary (40%), Sunnyside Ministries (10%), and Home Moravian (10%)



Gift EXAMPLES



Maxine Garrett : A former banking executive, Maxine, wanted to help her church relieve debt. Maxine used part of the proceeds from the sale of her house to fund a gift to support Faith Moravian.

Richard and Janet Amos: The Amos' served the Moravian Church in various ways throughout most of their lives. In 2005, Janet created this fund to memorialize their many funding interest as part of her estate plan (it was funded in 2010 when she passed).



The Bishop W. Herbert Spaugh Ministerial & Children's Educational Fund

- **Original Gift:** \$33,452
- **Balance Today:** \$1,058,141
- **Gifts to Clergy and/or their children
since 2011:** \$324,083.46

Gift
EXAMPLES



Herb's gift started as a way to honor his father and help those serving the church. He saw his father sacrifice as a kid to provide for his family and wanted to ease the burden for today's clergy in several key areas. Herb's gift represents a complex plan that will fund over many years to provide assistance into perpetuity for our clergy.



Who will be involved?

What do they need to consider?

- Past efforts
- Timing
- Obstacles

Congregational Gift **PLANNING BASICS**



Who will be involved? Stewardship committee? Trustees? Unified Board? Endowment committee? Financial staff?

Consider:

Past efforts-has the church ever talked about planned giving before? If so when and what were the outcomes?

Timing: when is the best time of year to begin this effort? How would the timing impact other financial stewardship efforts?

Obstacles: current climate of the congregation, mindset, any prior planned gifts received that might have been problematic

A decorative graphic on the left side of the slide features a portion of a stained glass window with colorful geometric patterns. On the right side, there is a large, light purple starburst or sunburst graphic with multiple sharp points.

Phase 1: Planning

- Vision
- Funds: existing, new?
- Policies: gift acceptance, structure, accountability
- Past planned gifts = impact stories
- Goals
- Materials

Congregational Gift **PLANNING PHASES**



During this first phase MMFA helps you make sure all the components of the effort are in place so that it will be successful. Articulating a vision for the church so that people know what their planned gifts will help accomplish, looking at any existing funds or new funds that the church would like planned gifts to support, making sure you have the right policies in place so that people can have confidence in making a gift and church leaders can have confidence that they are ready to receive planned gifts and know what to do with them. If the church has received bequests or other planned gifts in the past, we work to create impact stories from those gifts as part of this planning phase, as well as to set goals and determine what materials need to be developed.



Phase 2: Invitation

- Mail/email/social media/share during worship
- Get personal:
 - your reason
 - one-on-one conversations
- Remember the church's WHY
- Specific messages for specific audiences
- Celebrate past generosity

Congregational Gift **PLANNING PHASES**



During the invitation phase, you are telling the world about planned gifts and how vital they are to your ministry. Communicating about the effort, sharing your own reason for creating a planned gift, or even speaking with people one-on-one. MMFA is happy to schedule time so people can make an appointment with one of our staff to have a one-on-one conversation with a professional who can help them make the best decision for their situation and what they hope to do with their gift. Chris will talk more about this in a minute.

A key thing to remember as you are sharing planned giving with your members is the WHY. WHY these gifts matter but also WHY the church matters. Its mission and how it is having an impact.

It's important to remember that not everyone responds to the same kind of message. People in different stages of life have different needs and are focused on different aspects of financial planning, so MMFA can help you make sure you are sharing the right information with the right people at the right time.

And celebrating is always critical for any stewardship efforts....if you have them, celebrate those past gifts that have strengthened the church's ministry.



Phase 3: “3rd Leg”

- Recognize and celebrate gifts
- Assess efforts
- Ongoing communication (at least quarterly)
- Additional education

Congregational Gift **PLANNING PHASES**



Back to our financial stewardship stool, to make planned giving a third leg and not just something that's talked about one year and then put back on the shelf, MMFA helps you create a plan for how you'll recognize and celebrate new planned gifts that you can carry forward, we'll help you assess the efforts, we can provide content for ongoing communications, and we can assist with additional education, like workshops.



- It is all up to you (the donor)!
- Gifts are primarily divided into two forms:
 - Split Interest Gifts
 - Direct Gifts (Named Funds, Endowments, Estate Transfers, etc.)

Types of GIFTS



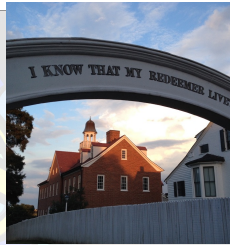
Types of gifts: Do not get wrapped up in the word salad of gift types. It's all about the donor and what they want to achieve. The gift type is the how, never the what or why.

This part can be profoundly personal and become highly complex very quickly.

Split-interest gifts: These represent gifts that have a portion benefiting an individual and a portion benefiting a charity. Often, these appear in Moravian circles as gift annuities and charitable remainder trusts.

How do you know which one? Purpose, ages of beneficiaries, and The funding amount can help decide which is right for you. Gift annuities are often structured for smaller amounts, and the beneficiaries must be at least 70 years old to assume the liability of a guaranteed payment. For charitable remainder trusts, these are legal trusts, so the amounts are typically larger and part of a more structured plan. MMFA's minimum for a CGA is \$ 10,000, but for a CRT, the minimum is \$ 100,000.

Direct Gifts: These are gifts made directly to charity, either through a cash gift, a bequest, or a transfer to a named fund, endowment, or similar.



- Make it easy and accessible
- Engage key leaders
- Tie to outcomes

Three GIFT PLANNING TIPS



Make it easy & accessible:

Clear information, whether that's gift acceptance policies, policies for what the church will do if it receives a planned gift, details about confidentiality, or the information you use to educate and invite: make sure it's clear and easy to find. Use consistent messaging across your channels: in print, in eNewsletters, on the website, etc. EVERYTHING you share should be available on the church website. Share helpful tips, sample language for wills and beneficiary designations...anything that would make the decision to include your ministry in a gift plan EASY.

Engage key leaders:

Start with your board. Get them to lead by example and share their "why" of a planned gift for your ministry. Ensure everyone on your board and key financial leaders are on the same page, with both the purpose of the planned giving push and an agreed upon message. Also train them so they are knowledgeable and able to speak to the effort as appropriate.

Tie to outcomes:

Show how planned gifts can help make the church's vision a reality or help the church on its mission. MMFA has a tool for you to create a vision statement specific to your planned giving emphasis. If you decide to identify specific areas that planned gifts will support, such as an endowment, scholarship fund, or certain ministry, articulate the goals of that area and make it clear how a planned gift will strengthen it. While we encourage ministries to encourage people to make unrestricted gifts, we understand that some prefer to designate what their gift will support, so make sure you share information about what goals a gift will help the church accomplish.



QUESTIONS?





**"NOW FAITH IS THE ASSURANCE OF
THINGS HOPED FOR,
THE CONVICTION OF THINGS NOT SEEN."**

—Hebrews 11:1

Planned giving is a sacred act of hope. It allows us to plant seeds we may never see bloom, but that God will certainly use to bless generations to come.