

# Four Ways to Jumpstart Your Church's Planned Giving Program

By Aaron Siirila, CCA

In the United States, religion receives nearly 33 percent of all charitable donations, yet it only gets 8 percent of all estate gifts – and the ones it gets are far smaller than those to other causes. That's a big gap! Churches can be doing more to encourage giving through planned gifts to enable their members to share God's material gifts with the church and help fund its mission.

I had the chance to attend the National Capital Gift Planning Council's *Planned Giving Days*, courtesy of an NCP Stewardship Committee grant, and learned some valuable lessons to grow your church's planned giving:

**1 KNOW YOUR AUDIENCE.** While you should make planned giving available to everyone, it pays to target those who are most likely to make a change: those in their retirement years. Data shows that people generally, don't get serious about their wills and estates until after retirement and the decisions that really matter usually occur within the final five years of life. For example, half of all charitable bequests came from donors who did not have a bequest in their will in the previous 2-5 years. So, it's never too late to ask people to remember your church in their estate planning. Those without children are far more likely to make a planned gift, and single donors are twice as likely to make a charitable bequest as those who are married.

**2 IF YOU DON'T ASK, THEY WON'T GIVE.** The number one reason people don't include your church in their estate planning is because they were never asked. Most seniors receive regular solicitations for planned gifts from many nonprofits – if you don't ask, someone else will. When you ask, use a light touch rather than a hard sell, such as: "After taking care of your family first, please consider a planned gift to the church." Look out for the interests of the donor first. Encourage donors, especially seniors, to discuss charitable bequests with their close family – in most cases, family will be receptive to the donor's wishes when they have advance notice. Be prepared to answer the three main questions that donors consciously or unconsciously have: 1) Why me? 2) Why now? 3) What difference will it make? Here's something surprising: when writing a letter to ask for a planned gift, the data clearly shows that the longer the letter, the more effective it is. Do not be afraid to use two or three pages to make your case!

**3 MAKE IT EASY.** Charitable bequests make up 80 percent of all planned gifts, so a church planned giving program can be as simple as asking people to leave a bequest in their will to your church. It is easy for the church and donor. Another easy area is accounts with named beneficiaries – such as retirement accounts or life insurance policies – where donors can name your church as a beneficiary on the account. The donor usually only must fill out one form to complete this. IRA distribution gifts are becoming more popular and can represent a significant tax savings to those over 70½ year old. These can be promoted year-round. Once your church gets comfortable, you can expand your offerings to include charitable gift annuities, remainder trusts, lead trusts, and noncash gifts such as real estate.

**4 GET PROFESSIONAL HELP WHEN YOU NEED IT.** The Presbyterian Foundation has a free guide on their website [Legacy of a Lifetime: Creating a Wills & Legacy Giving Program](#) that helps churches start a planned giving program. The professionals at the Foundation can help. Also check out books like *Gift of a Lifetime* by J Gregory Pope and *Creative Giving* by Michael Reeves, Rob Fairly, and Sanford Coon.



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