

## Navigating the Hurdles to Conversational Gift Planning

**If you do what you've always done,  
you'll get what you've always gotten.**

➤ Anthony Robbins

**What we see depends mainly on what we look for.**

➤ John Lubbock

**If we wait until we're ready,  
we'll be waiting for the rest of our lives.**

➤ Lemony Snicket

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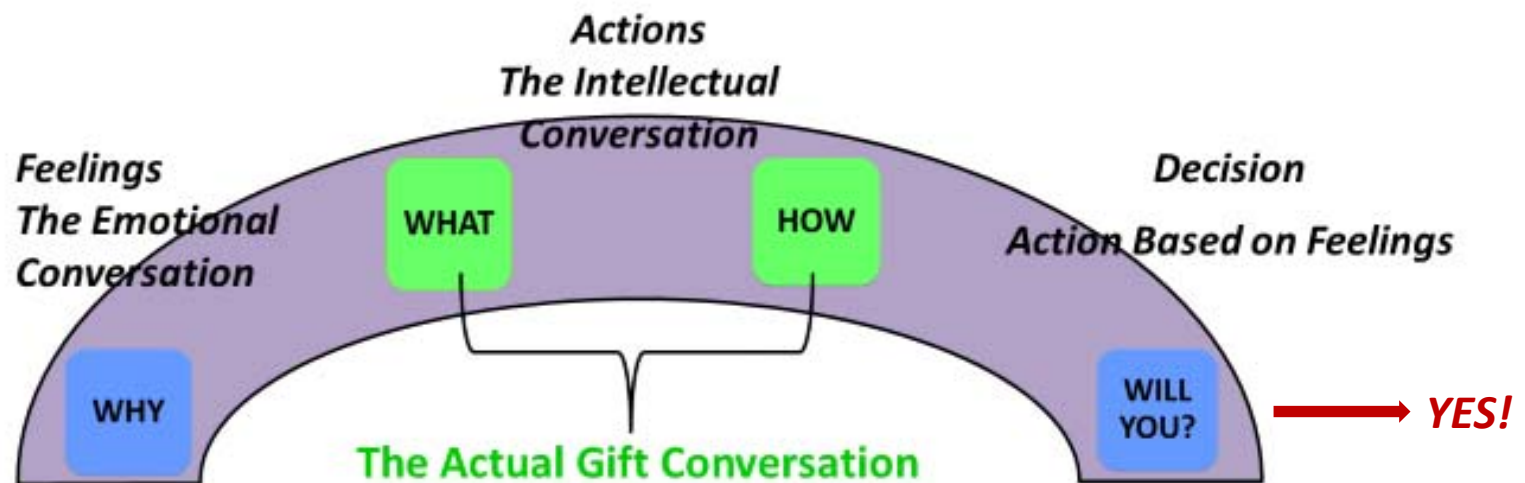


## The Four Decisions

The Gift Conversation From the Other Side of the Coffee Table

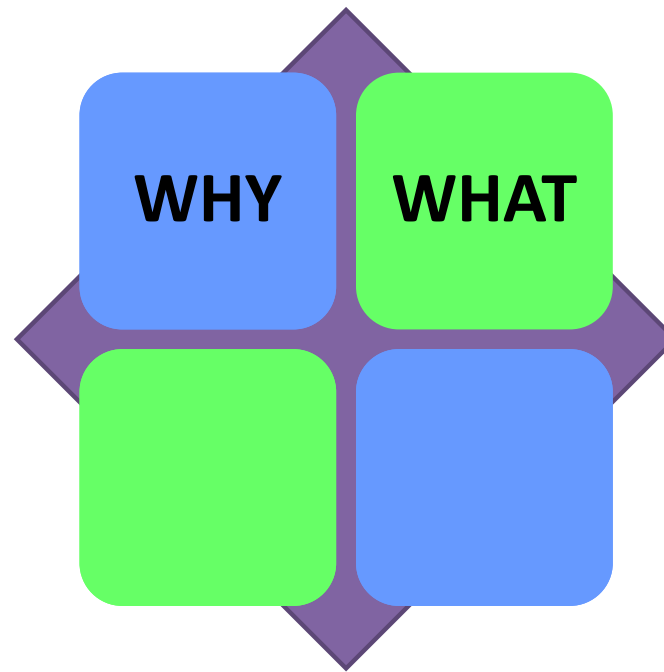
# Navigating the Hurdles to Conversational Gift Planning

## The Conversational Bridge You Must Help Your Donor Cross



# Navigating the Hurdles to Conversational Gift Planning

## The Emotional Conversation



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## DONOR BACKGROUND

- Age 72, retired VP of a locally-owned bank. Widowed just last year Two adult children; grandchildren unknown.
- Annual donor @ \$200 for each of the past five years; lifetime total gifts = \$11,600
- Research values donor's home worth \$467,000, a vacation home in Hilton Head SC worth \$358,000
- Assessed gift capacity is \$150,000
- Donor asked last week about the IRA Charitable Rollover, hoping to make a gift.

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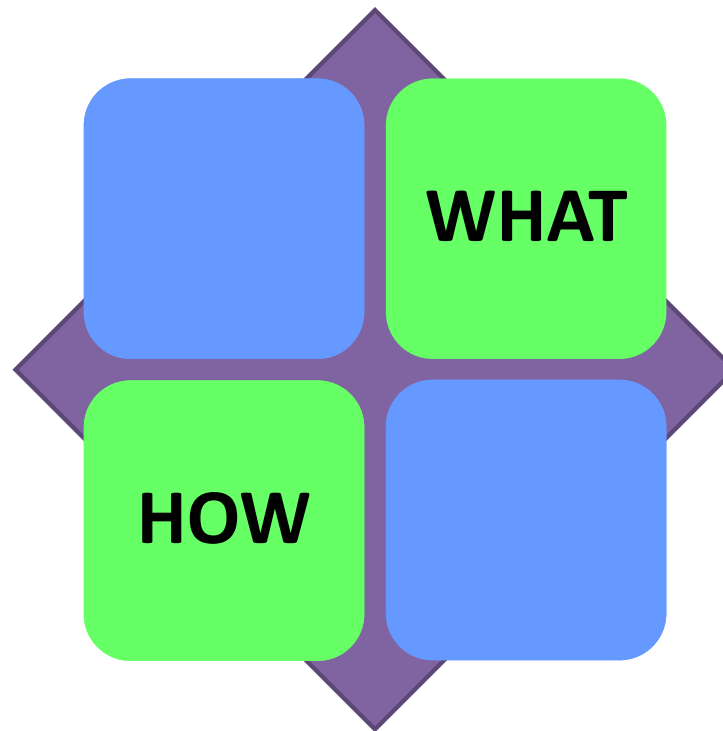
## What You Learn

- Donor had not considered any significant giving until Donor's CPA suggested Donor start a charitable giving plan to reduce the size of his/her taxable estate.
- Donor accepted this meeting due to an interest in your overall mission and services. Donor has no specific gift purposes in mind.
- Donor would like to endow a named fund in (program). Is Donor's planned \$5,000 IRA distribution enough?

How will you invite a conversation to identify a promising gift purpose?

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## The Intellectual/Financial Conversation



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**Based on what you have learned, what probing examples will you offer in order to LEARN MORE?**

1. selling a vacation home and investing the proceeds for retirement
2. meeting with your attorney to update your estate plan
3. thinking of selling stock to pay for **long-term care of a loved one**
4. anticipating an inheritance or some other windfall
5. planning for business succession and retirement
6. thinking of creating a Donor Advised Fund or a family foundation
7. wondering what to do about the required distributions from your deferred compensation plan
8. starting an annual gifting program for a new grandchild's education fund
9. recently met with your CPA who advised you to start reducing the size of your taxable estate
10. other ? ? ?



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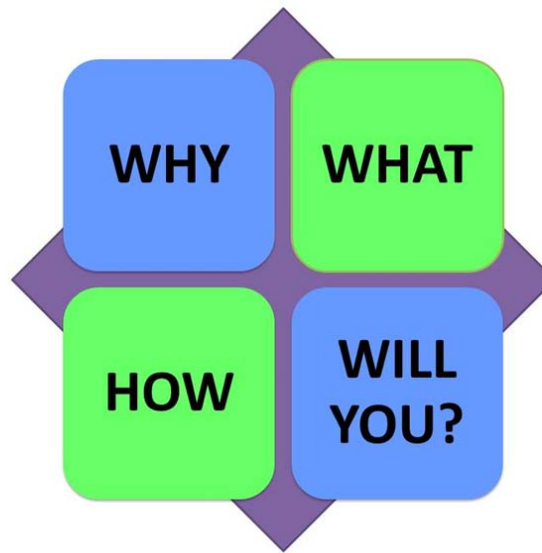
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## What You Learn

- Donor's IRA is worth \$2.3 million.
- Donor's two adult children are equal beneficiaries of the IRA, as well as all other assets.
- Donor's total estate is worth \$15.6 million. Donor's plan has long been to pass it all to heirs. Due to all the news about death taxes Donor is very aware that the estate is exposed.
- Donor is considering starting a college fund for three year old grandchild.
- Donor's CPA has educated him/her about tax on income in respect of the decedent. Donor is more disturbed by every detail the CPA shares.

**What gift planning strategies would you like to discuss?**

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### Outright Gift

*current major  
gift of \$10,000*



### **DONORS' GOAL**

**\$500,000 for  
Endowed  
Professorship**

### Multi-Year Pledge

*\$5,000 per year  
X five years = \$25,000*



### Charitable Remainder Trust

*funded with \$100,000; donor and  
spouse receive annual payments for life  
(Projected Eventual Gift=\$100,000)*



### Will Bequest

*\$375,000  
To make up any  
difference at death*





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