

It's Not What You Say, But How You Say It - Charitable Giving Conversations That Earn Donor Confidence



Getting Started

Having a general idea about what you want to focus on is a big help.

“Donor story” covers a broad spectrum. If you’re writing about a donor who funded a hospital wing, you likely want to know why.

Did the donor benefit from a lifesaving procedure? Are they creating a memorial to someone who passed?

Your focus will guide the next two steps: your research, and your questions.



Do Your Homework! Write Down Your Questions

In describing her interview process, pioneer journalist Barbara Walters said, **“I do so much homework, I know more about the person than he or she does about himself.”**

Research your subjects. Social media, news stories, personal and company websites ... all carry clues.

Make a list of as many questions as you can think of. Include a few off-beat questions like,

- “What’s your favorite song?”
- “Are you a dog person, or a cat person?”
- “How did you meet your spouse?”

You may not use the answers —or you may get a great detail or quote!



Keep It Simple. Ask Open-Ended Questions

When you're phrasing your questions, keep them as simple and short as possible.

The interviewee doesn't want to listen to you drone on—they want to talk about themselves.

If you ask your subject a series of closed, or yes-or-no questions, you're going to have a very limited palate from which to write your story.

For instance:

Are you happy you made the donation?

Vs.

How has making the donation made you feel, and why?

If you don't get a satisfactory answer, ask for more:

- "That must have been amazing! Can you describe for me how it made you feel?"
- "That must have been difficult. What was the biggest challenge of getting through it?"

Ask Follow-Up Questions. Listen More

Sometimes the interviewee will give a short or unsatisfactory answer. Don't be afraid to follow up with something like,

- "Can you give me an example?"

or

- "Tell me a little more about that."

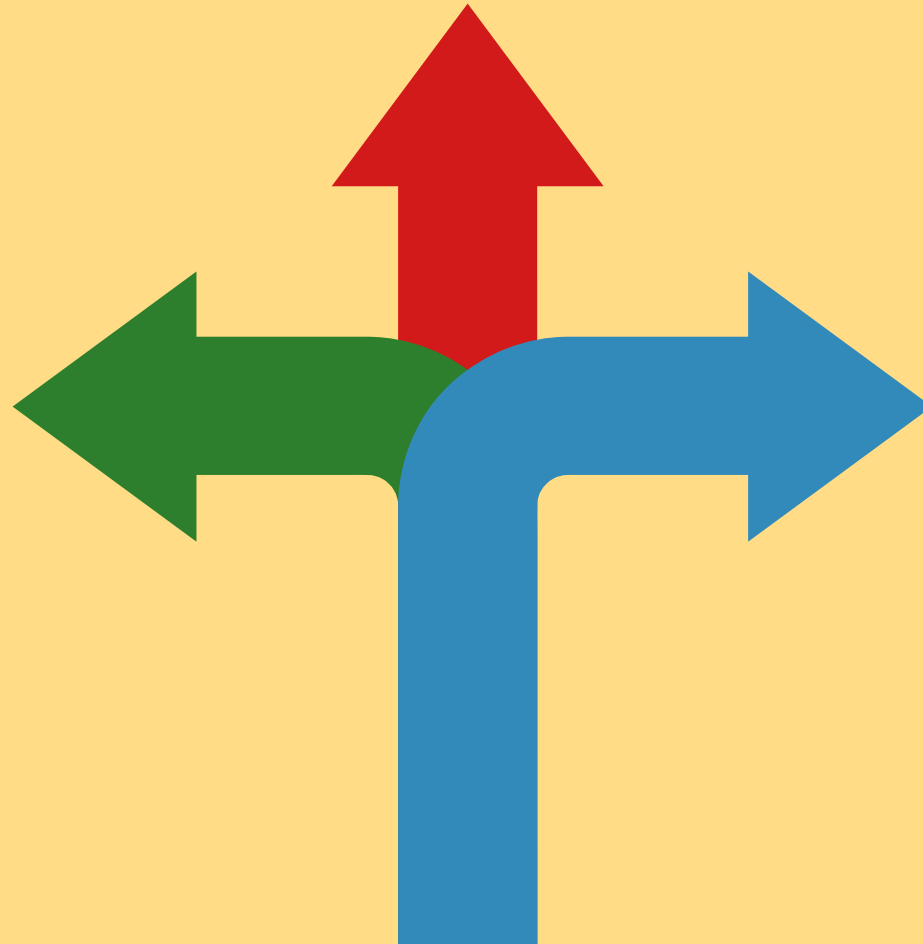
"I never learn a thing while I'm talking." —Larry King, TV and radio host.



**Gifts That
Pay Income**

Simple Gifts

**Gifts That
Protect Assets**



Simple Gifts

- ❖ **Bequests**
- ❖ **Retirement Plans**
- ❖ **Life Insurance**
- ❖ **Donor Advised Funds**



We call these the gifts “anyone” can make.

Gifts Anyone Can Make

A Gift Through Will or Trust: Bequest



A Gift Through Will or Trust: Bequest

Elevator Pitch

A designation in your will and will not affect cash flow during your lifetime. It's easy to change if your situation changes.

Donor Profile

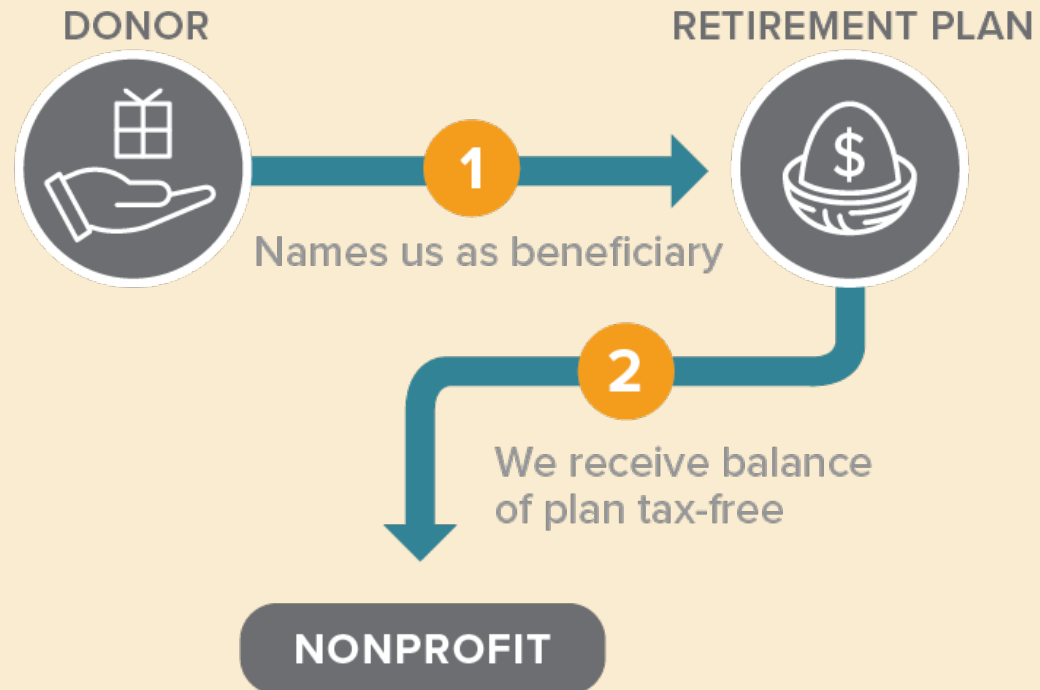
- ❖ Any donor
- ❖ Pay attention to single or without children
- ❖ More likely to be female

Planning Points

- ❖ Make your bequest unrestricted or direct it to a specific purpose.
- ❖ Your assets remain in your control during your lifetime.
- ❖ You can change your mind.

Gifts Anyone Can Make

Retirement Plans



Elevator Pitch

There is no tax when when your IRA is used as a gift to charity but it is subject to double taxation if given to heirs. Consider leaving them more favorably-taxed assets.

Planning Points

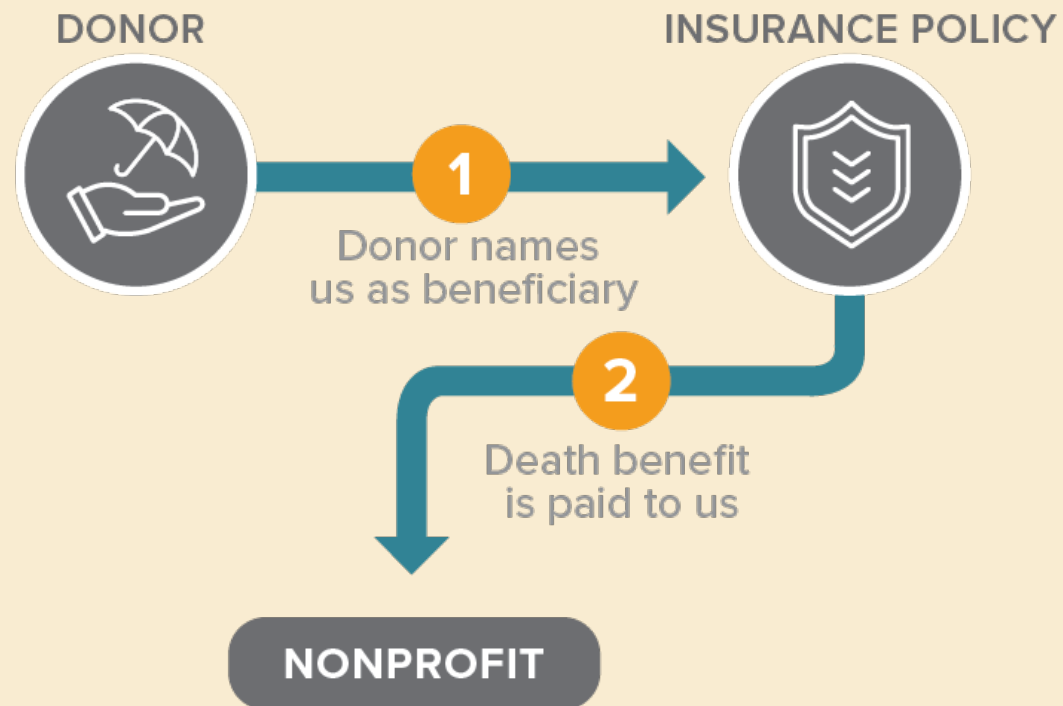
- ❖ Continue to take regular lifetime withdrawals.
- ❖ Maintain flexibility to change beneficiaries if your family's needs change during your lifetime.
- ❖ If you're 70½ or older you can transfer up to \$100,000 tax-free.

Donor Profile

- ❖ Someone who holds a 401(k), IRA, or other retirement plan and does not need the additional income.

Gifts Anyone Can Make

Life Insurance



Gifts Anyone Can Make

Life Insurance

Elevator Pitch

Just name the charity as policy beneficiary. You'll avoid potential estate taxes if you own the policy on your own life and make an extraordinary gift.

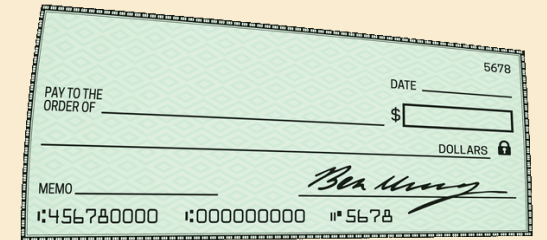
Planning Points

- ❖ Donor can change his/her mind.
- ❖ In some cases, you can use the cash value in your policy to fund a life-income gift, such as a deferred gift annuity.

Donor Profile

- ❖ Donors who hold a paid-up life insurance policy where no one needs the proceeds.
- ❖ Great for donor who do not want to affect current cash flow.
- ❖ A younger donor who wants to create a future gift at a lower cost.

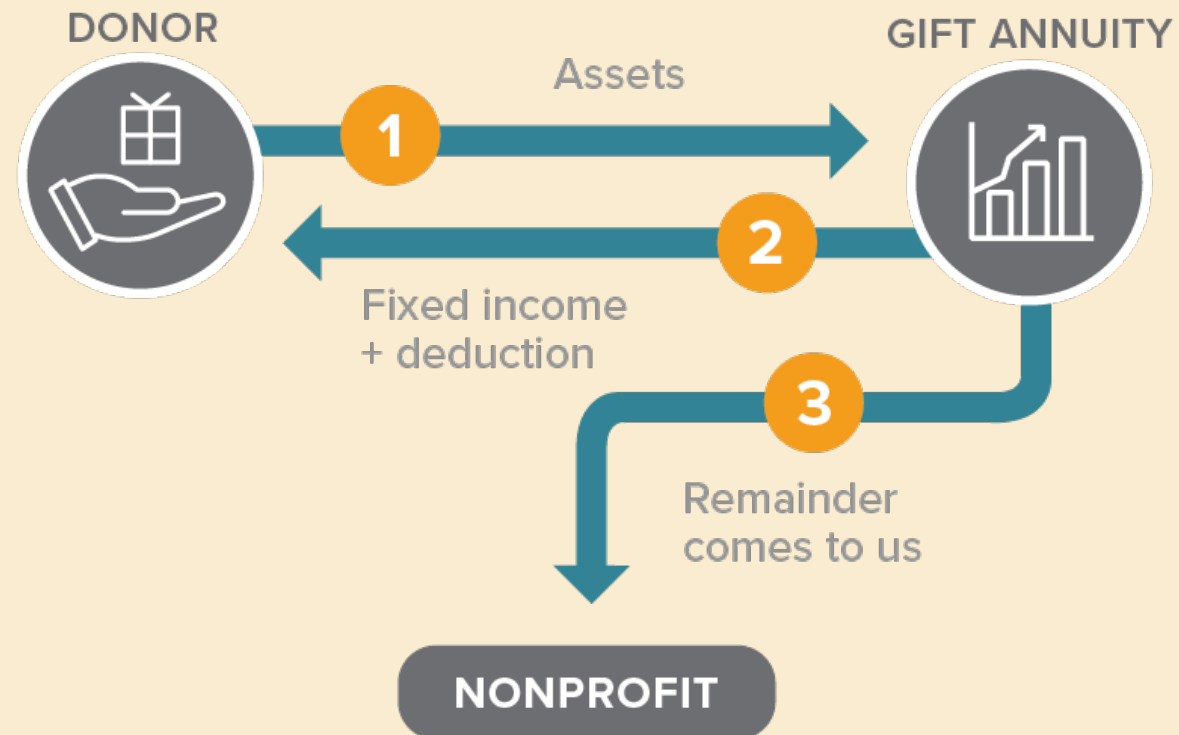
- ❖ Gift Annuities
- ❖ Unitrusts and Annuity Trusts



A paycheck for life?
What's not to like?

Gifts That Provide Income

Gift Annuity



Elevator Pitch

You can make a gift and receive guaranteed fixed payments for life. Payments may be much higher than your return on low-earning securities or CDs.

Planning Points

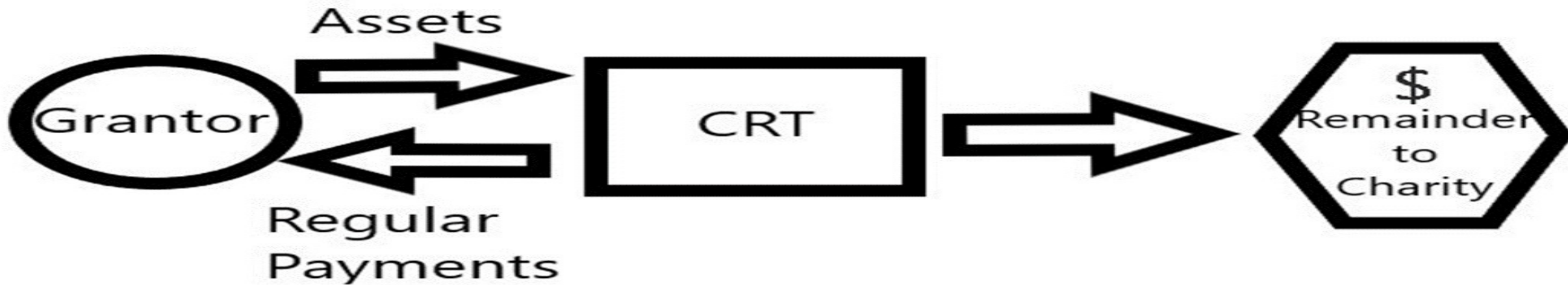
- ❖ Receive dependable cash flow for life.
- ❖ Receive an immediate tax deduction.
- ❖ A portion of payments will be tax-free for a number of years.
- ❖ Fund it with stock or property and avoid capital gains.

Donor Profile

- ❖ Want to make a gift but are conscious about retirement income.
- ❖ Age 60 and older.
- ❖ Hold CDs earning a nominal rate and know that they will never cash them in.

Unitrusts and Annuity Trusts

Grantor gifts highly appreciated assets to the Charitable Remainder Trust. The Trust sells the assets free from Capital Gains Taxes and reinvests the proceeds in income producing assets.



The CRT makes regular payments to the Grantor for life, and upon death, pays the balance to the charity.

Unitrusts and Annuity Trusts

Elevator Pitch

A great way to make a gift, receive payments, and defer or eliminate gains tax. It can be more beneficial than keeping an asset or selling it outright.

Planning Points

- ❖ You transfer cash, securities, or other appreciated property into a trust.
- ❖ Requirements are usually \$100,000+.
- ❖ When the trust terminates, balance goes to nonprofit.

Donor Profile

- ❖ Wants to make a major gift while retaining or increasing income from the assets to contribute.
- ❖ Donor holds appreciated stocks or bonds and want to avoid the capital gains cost of a sale.
- ❖ Donor also prefers to receive income and avoid capital gains tax.

Donor Advised Fund

Elevator Pitch

You can direct the remaining balance in your donor-advised fund to support our organization, rather than let it go to the sponsoring charity.

Planning Points

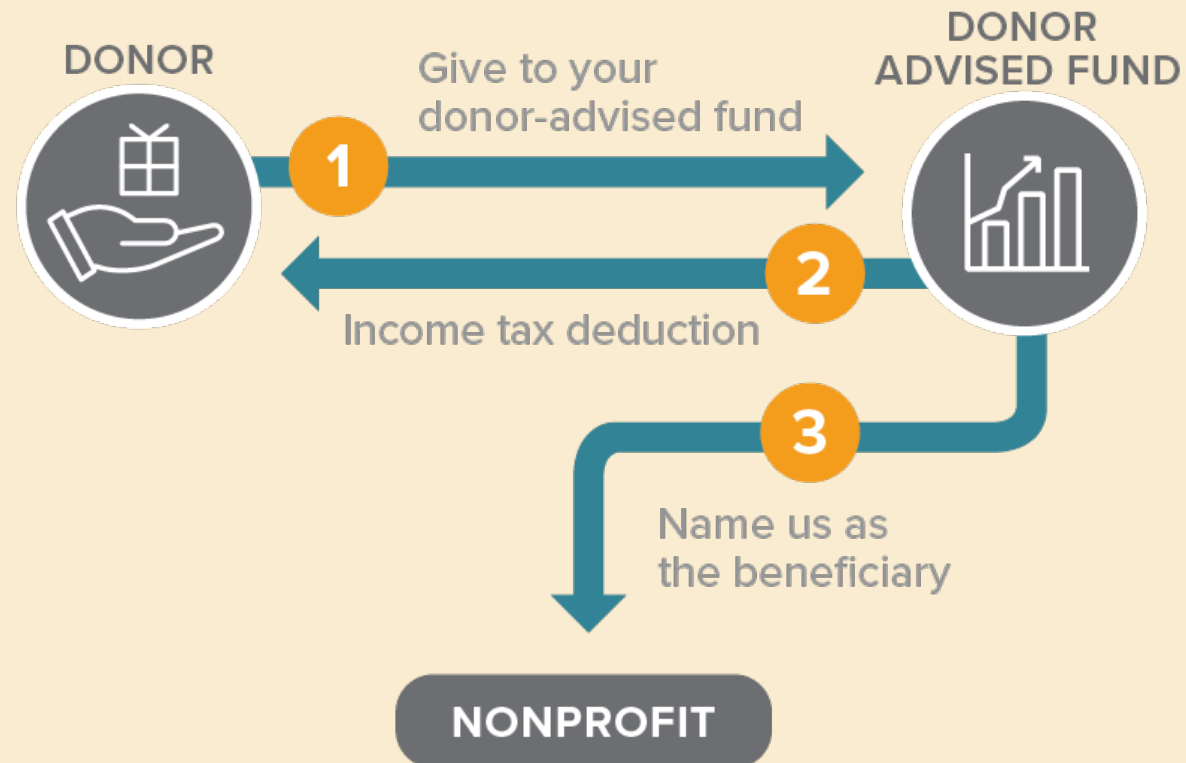
- ❖ Simply contact your fund administrator and request a copy of the Change of Beneficiary Form.
- ❖ You can change your mind.
- ❖ There are no tax implications from this type of a gift.
- ❖ Donor Advised Funds can make pledge payments as of 2017.

Donor Profile

- ❖ A donor who has already established a Fund.
- ❖ Donor wants to maximize what goes to heirs from remaining estate.

Gifts Anyone Can Make

Donor Advised Fund



Diocese of Pittsburgh 

the Chimbote Foundation

