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How To Talk To Prospects
Negotiating the Major and Planned Gift

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WHAT MOTIVATES THE LARGE GIFTS
Talking with Real People and All Prospects about Real Gift Ideas

1. MISSION worthy of support - meritorious cause - how charity articulates its need for the large or planned gift, in a way that the donor will care about that need.

2. CHARITY'S RELATIONSHIP with donor - past, present and future. Personal relationship works best - direct mail won't often do (except to educate).

3. A practice of donor cultivation, ongoing education about charity's purpose and mission, stewardship when donor has made other gifts to your charity, <u>including</u> telling the donor how his/her gifts have been used, their value that is so appreciated, supporting the critical work the charity does (<u>always</u> tie to mission).

4. Marketing and education, about fundraising and particularly planned giving - stress CONCEPTS (<u>not a technical recitation</u>) of how planned gifts have been, can be successfully used to achieve donor's planning objectives, part of diversified portfolio - goal is to be ENABLING to this donor and others (a "can do" approach and tone). Stories need to be compelling, to trigger an emotional response even.

5. Donor identification - who is most likely IN TERMS OF BOTH LINKAGE AND CAPACITY to consider planned gift options. Who are the identifiers?

6. Charity ASKS certain identified donor(s) to consider planned gift options, how they ensure the charity's future and why, how to consider these attractive planning options - greatly enhanced if development officer is a good listener, and <u>responds</u> then to "cues and clues;" response might be referral to expert.

7. Is the right individual at the charity the point person for this donor, with an individualized (written) plan for cultivating and soliciting each prospect? Can that individual really articulate, discuss planned gift options, at least in concept terms?

8. Are peers such as Board members involved, at least as door openers or as participatory volunteers in the solicitation? Would this be important to this donor? Is there a Board member or other influential individual who has made a planned gift, who would be helpful on the call, has passion to articulate need?

9. Responsiveness to donor objectives, considerations, and intent as to how gift will be used - charity can <u>usually</u> assume will be restricted, if a large gift. This raises issues of how to negotiate, document, who can bind the charity to any arrangement - and if the charity understands how to negotiate these arrangements, how it's affected by the gift's terms (maxim: not all proposed gifts are good gifts).

10. Follow-up with each prospect - how can we be of further help and service?

11. Administrative responsibilities well executed, if charity has any - use those as a stewardship or cultivation opportunity. Written record of business <u>matters.</u>

12. ACCOUNTABILITY on part of charity - keeps donor in loop about what charity is doing, how well it uses and safeguards its precious, finite resources. Charity contacts the donor other than when asking for the gift, tells the donor how his/her gifts (and those of others) have been used, their importance. **Pitch might be how to endow donor's annual support on which charity has come to rely.**

13. Ethics, integrity, confidentiality - all critical to process, perhaps more true in planned giving than in any other area of development (because hear sensitive, private information, some cannot, should not share nor perhaps even document)

14. Donor recognition, if donor wants any - ask him/her - appropriately handled, with sensitivity, e.g. don't need to reveal details, specifics - ask to use their story as a testimonial, to encourage others to consider these wonderful options

15. The non-greedy, non-grasping approach - be realistic that the donor will have other charitable inclinations besides supporting the one you represent. **Pitch should be that the donor can take care of all charitable desires in one well-crafted planned gift arrangement.**

16. Great planning opportunities a genuine, meaningful benefit to entire process, very appealing to prospects

SIMPLER TYPES OF PLANNED GIFTS, FOR ENDOWMENT, WITH LITTLE ADMINISTRATIVE RESPONSIBILITY BY CHARITY

1. Bequests - donor includes “magic language” in will or testamentary trust

2. Beneficial Designations of (Part or All) of (One or More) Retirement Plan Assets – revocable, flexible way to give, using expensive assets for family to inherit

3. Gifts of Life Insurance Policies That Are No Longer Needed, or Beneficial Designation of (Part or All) or (One or More) Life Insurance Policies

4. Gifts Using Appreciated Stock or Real Estate (often low yield) as Funding Asset

5. Gifts of Real Property Subject to Life Estate (for donor and spouse)

6. Testamentary Disposition, by Bequest, of Government Savings Bonds

7. Promoting Gifts Other than Cash, and Lifetime Options as well as Testamentary - vary message, use testimonials to illustrate

REMEMBER:

- Most planned gifts are restricted, now and forever.

- Ongoing education and awareness, repeatedly repeating, about planned giving options is essential.

- Your board has a key role in planned giving success, as donors, overseers of the program, volunteers, lead gatherers, as promoters of the charity, its mission.

- Planned gifts often have deferred impact to the charity - cost to raise them now, but can be years before the charity sees spendable dollars from planned gifts, so perfect for endowment fundraising.

- Planned giving programs more likely to succeed if have staff and financial resources DEDICATED to proactive planned giving promotion and activity.

- Can encourage some planned gift activity without much responsibility - but, will have to gear up, technically and administratively, to handle life income arrangements like charitable gift annuities and charitable remainder trusts, OR, can outsource, e.g. to your local community foundation or for-profit provider.

- Even the longest journey begins with but a single step . . . so START NOW and continue to promote and market in every publication and way you can.

INTRODUCING DONOR BENEFITS IN CHARITABLE GIFT PLANNING
or
Why So Many People Are Considering Planned Gifts
to Further Estate and Financial Planning Goals

In addition to assisting the donor in fulfilling his or her primary motivation to make a significant contribution to the good work of a favored charitable organization(s), often to endow a favorite purpose which the donor may designate, properly planned gifts can also provide the donor with significant personal tax, estate and financial planning benefits. These benefits include:

I. Personal satisfaction, the joy and pleasure of becoming a philanthropist for the donor's favored charities, leaving a legacy

A planned gift is usually much more substantial than the donor ever imagined, making him or her a philanthropist for one or more charities while often achieving many personal estate, tax and financial planning objectives within a well-crafted planned gift arrangement. Many planned giving donors make repeat gifts, so that these advantages are repeatable in different tax years and at different stages of their overall planning.

II. Income tax savings

A. Reduced income tax due to the charitable income tax deduction, available to itemizers

B. The avoidance of additional tax on long-term capital gains from contributions of long term appreciated, low basis assets in most cases (deduction for short term property limited to basis)

C. Reduced or avoided income tax owed by the survivor beneficiary (person or estate) of qualified pension plans, IRA's, deferred compensation plans, etc. by using these assets to make testamentary charitable gifts, such as outright to favored charities by percentage designations of the plan balance, or to a charitable remainder trust that pays income to the survivor for lifetime.

Can even fund CRT or charitable gift annuities for donor and spouse during lifetime with mandatory retirement plan withdrawals, entitling donor to deductions each year against that included income, and at donor's death to add plan balance to that charitable remainder trust or more gift annuities, for income and investment expertise for surviving spouse.

III. Gift and Estate Tax Savings

A. Reduced gift tax for gifts to children or grandchildren where they are the beneficiaries of a lifetime charitable lead trust

B. Reduced estate tax through lifetime charitable gifts and by including charitable gifts in testamentary provisions

C. Significant estate tax savings from charitable income plans where donor and spouse are the only income beneficiaries

IV. Increased lifetime income

Through funding of charitable gift annuities, pooled income funds and charitable remainder trusts with appreciated assets which are producing a low level of annual income. These contributions in effect convert the asset to a higher income yield without causing the donor to realize capital gains, while entitling the donor to a charitable income tax deduction. And, income is paid to the income beneficiaries on the full fair market value, not 85%, 80% or 72% (less basis) as reduced first by the payment of capital gains taxes.

V. Tax sheltered lifetime income

A portion of the income received from charitable gift annuities will be tax-exempt income for the life expectancy of the beneficiary, as a tax-free return of principal. It is possible to receive tax-exempt income from charitable remainder trusts, depending on the trust's investment experience and what funding asset was used.

VI. Supplemental retirement income

Deferred payment gift annuities can provide supplemental retirement income. A version of the charitable remainder unitrust can be invested for growth to pay a larger amount of income to the beneficiary in the future, with nominal annual income until that time; the donors receives a current charitable income tax deduction each year trust is added to.

VII. Asset management, diversification

Many of the lifetime income plans offer the benefit of alleviating the donor or a surviving spouse of the worries of managing assets, or in providing income to individuals who might be unable or uncomfortable managing a lump sum. This can also satisfy a diversification objective, to have income from a variety of sources.

VIII. Financial support of family members or friends

Contributions can be made to all the lifetime plans with someone other than the donor named as the income beneficiary, such as a spouse, aged parents whom the donor is already or will support, or a term trust to educate children or grandchildren. There can be resulting gift tax implications (none for spouse), but the $12,000 per year per donor per donee exemption applies, if the gift of income is a present interest

BENEFICIAL DESIGNATION GIFTS
SMART AND REVOCABLE GIFT OPTIONS FOR JUST ABOUT EVERYONE

1. Many individuals have the majority of their portfolios today in (more than one) retirement plan assets – may well be that individual's largest asset holding

2. Retirement plan assets are among the most expensive for family to inherit due to potentially heavy taxation, which can be deferred but will still be incurred at some future time

3. Retirement plan assets <u>can</u> be subject to income and estate and/or inheritance taxes, both state and federal, so possibly four (or more) potential taxes

4. Most of a retirement plan is usually taxable, especially if funded solely by employer contributions and with significant tax-deferred market growth

5. Income tax on retirement plans is simply deferred, most often for the lives of the owner and spouse. There is no marital deduction for income tax purposes, so will be taxed, just later and not now

6. Income tax on retirement plan assets can be deferred now to a next generation like children – called "stretch out" IRA's – which most children may NOT choosing, wanting a lump sum after paying all taxes on the plan balance(s)

7. Combined estate, inheritance and income taxes, both state and federal, can erode a majority of the plan's value, in some cases as much as 80% gone in these multiple taxes

8. In past, there was even a fifth possible tax on retirement plan assets, an excise tax, now repealed – impossible to say if ever will be reinstated

9. **Consider using for charitable purposes the most expensive assets family can inherit**, which includes retirement plans and deferred compensation plans

10. Can designate a percentage (NEVER an amount) of one or more of one or more retirement plan assets to individuals and/or various charities – designation **revocable** during life

11. Retirement plan assets DO NOT pass via a will or trust, by rather by who is listed on the beneficial designation form – becomes irrevocable when the plan owner dies. This is why in some states, a former spouse can take a retirement

plan over a current spouse if that former is listed on the beneficial designation form

12. Gift simple to complete, by completing a change of beneficiary form with the company holding the plan or provided by your employer's benefit office, with a percentage designation to one or more favored charities. Can "**mix-and-match**," and include a designation to family too, e.g. "5% to five (5) specifically designated charities, remaining 75% to my spouse"

13. Can change the beneficiary designation form anytime by simply completing a new form and sending it back to the company holding the plan, a revocable choice that the donor can do on own

14. Can even designate a (lifetime or testamentary, in a will or trust) charitable remainder trust as beneficiary of a qualified retirement plan, and provide income to spouse or to other family members for life or a term period, remainder eventually to one or more charities. Heirs may actually receive more under this method, receiving a percentage from the invested gross that with a unitrust could go up over 20 years, than if inherited after-taxes amount of the plan(s)

15. Even a twenty-one year old can choose this option, e.g "1% to my favorite charity, 99% to my parents/spouse"

16. Can use one plan, if have multiple plans, as the source of all testamentary charitable giving to multiple charities, "**One-Stop Shop**," and give remaining plan(s) to family members - who inherit after-tax, net value

17. Some individuals use their mandatory retirement plan withdrawals, which must commence by age 70 ½ for retired individuals and which are subject to income tax, to fund charitable gift annuities for self and spouse, or to make outright charitable gifts. This offsets the income inclusion of the mandatory withdrawal, which must be taken whether or not the individual needs or wants it. Can defer the CGA for even greater immediate tax effect and a higher eventual rate of return

18. Beneficial designation gifts are easy to promote and understand, and an extremely viable option for most of your prospects

19. Provide prospects with the exact name of your charity, for beneficiary designation and bequest purposes – don't let them guess, provide it for them

20. Repeat the message of this can-do gift option repeatedly, in publications and with prospects, a viable option for many donors, could even use in conjunction with a current, outright gift

Cultivation Strategies for Building Donor Relations

1. Write personalized thank you letters and mail them first class.

2. Send more than one thank you letter from just one person; get others involved, such as a board chair.

3. Recognize certain gifts in print (e.g., annual report, listing on a program, etc.).

4. Honor or memorialize with name in a high visibility location.

5. Reflect the institution when giving a gift item (e.g., notepaper with a campus scene; bookends depicting a familiar organizational image, theme, or logo).

6. Give items that can be displayed (e.g., <u>framed</u> certificates, plaques, citations, objects such as a small statue).

7. Give appropriate awards for service.

8. Call the donor on the phone or visit personally, <u>always with an objective in mind</u>.
   - Visit from C.E.O.
   - Report on progress of your organization.
   - Request their advice in their area of expertise.

9. Hold a special event at which donors can be thanked and cultivated.
   - Be sure to include prospects who are under cultivation at these events.
   - Include donor as a volunteer and publicly salute him/her.

10. Invite donors to visit your organization; invite them to become involved; i.e., invite them to speak or perform at special events.
    - Plan a lunch with key people and/or other donors.

11. Keep the donor informed of news about your organization through newsletters, or better, *personalized* (consider *handwritten*) letters.

SAMPLE INTRODUCTION LETTER

Dear _____,

You have been a friend of (organization) for several years and I want you to know how much we appreciate your interest. While you and I have met briefly before, I am pleased to re-introduce myself.

I'm writing at the suggestion of our mutual friend, Larry Mayfield, who speaks very highly of you. He suggested that you may already be aware of (organization's) Heritage Society. As you perhaps know, the Society was established to honor individuals who have made personal estate gift provisions on behalf of (organization). I would like to have an opportunity to visit with you for approximately 20 minutes to share some of the latest goals and objectives of the Heritage Society and learn of your personal interests.

While it is my hope that you may ultimately consider joining others who are already members of the Society, my only request at this time is that you share a few minutes with me to discuss some remarkable benefits our friends enjoy as a result of their membership in the Society.

For your convenience I will call your office within the next few days to arrange a time when we can meet. Meanwhile, thank you very much for your continued support and involvement with (organization).

Sincerely,

P.S. Larry said that I should ask you to tell me what originally motivated you to become a friend of (organization).

The Telephone Call
The hardest part of fund raising

Objective:
We want our donors/prospects to give us an appointment. We do not want to be drawn into discussing our purpose over the phone.

- **Use the letter as an aid.** *("Did you receive it?")*
  "As I said in my letter, I'm calling on friends of (<u>organization</u>) and, because I plan to be making calls on some of your friends on Tuesday and Thursday, I wonder which day would be better for you if I stopped in for just a few minutes?" (Be prepared to remind them of the objective of the visit.)

- **If they say, "No," repeat things.**
  "We see you and others like you as very worthwhile to those we serve and, really, as investments in (<u>organization</u>). I hope we can spend just a few minutes together. Other friends of ours and yours we have been with seem to enjoy the visit."

- **"No, not now."** *(You may push for an appointment once more, but don't push hard.)*
  "Would you mind if I called back in three to four months?"

- **"Absolutely not!"** *(The person hangs up on you.)*
  Write: "Dear _____, I'm sorry we weren't able to meet for a few minutes. Here is what I wanted to share with you ..." (Make it short but compelling, perhaps two pages, maximum.)

- **Getting past secretaries.** *(When you are talking with her, repeat the letter to her; did she see it? Make her your ally.)*
  "Larry Mayfield says he is a terrific person, and I'm hoping I can get around 20 minutes for our appointment. I only need that period to discuss _____ for (<u>organization</u>)."

- **Voice mail.** *(Leave a short message to follow-up your letter; drop name of third party.)*
  "Larry Mayfield speaks highly of you. I will be sure to call back."

- **You may need to have that third party call for you.**

THE ELEMENTS OF A SUCCESSFUL CALL

- How should the appointment be arranged?
- Who should do the arranging?
- Where should the meeting take place?
- Who should attend?
- Who should ask?

THE MEETINGS

Fund raising is not an event, it is a process

Objective:

We want our donors/prospects to finally ask us what they can do to help. Then we want to secure appropriate information to help us suggest a general (conceptual) gift plan.

Methodical, thoughtful cultivation is critical *(see "Cultivation Strategies for Building Donor Relations", page 1).* Donors deserve the opportunity to set the pace of their cultivation and express the freedom of choice relative to what they want to support. <u>The first principle of planned giving is to be donor-centered</u>. <u>The donor's interests, circumstances, attitude and responses will determine your course</u>.

Another important principle is enthusiasm. Jerry Panas tells of Vartan Gregorian, CEO of the New York Public Library, who has the extraordinary capacity of making everyone feel as if he or she is his best friend. No wonder he raises money so successfully. "He'll hug you ... he hugs everyone. He uses your first name three times in one sentence." Jerry says that when you enter Gregorian's office, he gets up from his desk to greet you. "He doesn't walk. He bounds. His greeting is a combination of a warm handshake and a bear hug. Sort of a gentle wrestling hold! Small wonder men and women queue to give him gifts for the library. Even from the first meeting, his enthusiasm is contagious. He bubbles. He is effervescent."

That may not be your style. In fact, Jerry says Vartan is anything but a suave fund raiser. He is short, overweight, with wiry hair that seems to stand straight up on his head, as if he was shorting out an electric plug. But the fact remains, exceptional fund raisers do have a "fire in the belly."

Self confidence is another important ingredient in our work. Bruce Heilman, chancellor of the University of Richmond, is an introvert but he has a great deal of self-confidence. He knows he is the right person to do his job and that helps him to be successful. By the way, when he arrived the University was near bankruptcy. In 15 years, endowment grew from $800,000 to $200 million. Over $75 million additional had been raised and spent for new buildings. A $50 million campaign was completed two years ahead of schedule and immediately followed with a $55 million campaign which was completed successfully ahead of schedule. And yet, Bruce hates speaking and public meetings.

Bruce says, "Self-confidence is about at the top of the list for me. If that fails me at any point, I know I'm not going to get the gift. I've lost. You have got to have the feeling you can do it. If you move forward with a claim to the space, people will make room for you. In fund raising, self-confidence is essential. You've got to know you're a leader."

So, when you have the appointment, enter the meeting as though you're visiting a friend, a family member, or an old neighbor. In other words, it's no longer a "meeting," it's a visit and you are a visitor. <u>You can risk being almost too friendly, but you cannot risk appearing frightened, aloof, or "too professional</u>."

Nevertheless, you must think of each contact as an interview designed to a specific purpose rather than just a friendly call. This meeting (and all meetings) must have an objective. <u>So, what do you need to know about this prospect to lead her to become a donor</u>? Prepare a checklist.

After brief small talk about common interests, get down to business. Point out that while you didn't come to visit as a solicitor, you do hope that they might consider joining the Heritage Society sometime in the future. Then, discuss the Society and at least one example of a large gift you have received. *(You may mention amounts, purposes and how the gift was planned or arranged, but never mention names.)*

Develop an interview technique to achieve your objectives. Watch professionals on television (Barbara Walters, Ted Koppel) to learn how to refine your techniques. Frame several key questions that will establish the course you wish to pursue. For example:

- "What are some of your best memories with our organization?"
- "If money was not the issue, what should/could we be doing that we are not currently doing?" *(This is "dream" talk.)*
- "What, in your opinion, are some of our programs that are so important they should always be considered 'permanent'? Why?"
- "How would you like to be remembered in this community?"

If these questions or the Heritage Society concept doesn't work in your situation, <u>find something</u> to put forward for the donor to consider. *(See "The Five Step Format In Cultivation," page 7, step 3 in all five steps.)*

Harvey DeVries taught me to ask, “Bill, here is a wonderful way for you to multiply yourself and your values into the lives of the people we serve. Would you be willing to consider a gift in the range of $_____ in order to __________ (gift opportunity) if we can show you how?” (Who could say, “No” to that?)

Watch and listen for reactions to the level of giving you’re describing. If the prospect seems startled by the size of the gifts you are discussing, explain how those donors were able to make those commitments without affecting their personal lifestyle, or disinheriting their heirs. Always have effective stories, even if you have to borrow them from me (or anyone else).

How To Close

Dr. W.A. Criswell says, “I don’t really ask for gifts. But I do know how to strongly encourage them.”

Ask them to participate in something significant. According to Statue of Liberty officials, it wasn’t salesmanship that rebuilt the statue, and it wasn’t money. It was hopes and dreams.

Note this well: <u>People do not give because the organization needs money</u>. They give because people need help. Institutions don’t need help and they don’t need money. *Rather, your institutions have answers and solutions*. You need funds to translate these solutions into direct responses for people.

The ability to motivate donors is concerned with helping them jump over fences they never thought possible. So, open with a purpose or consideration *(see Harvey DeVries’ line at top of page)*. Later you’ll offer limited technical and tax information (benefits), and ultimately you will close with mission and vision.

Finally, your success is measured by getting people to respond. There are times you don’t even have to ask a direct question. You present the opportunity to them. They see the vision. They are inspired to move. Motivation isn’t salesmanship. It is in helping people understand what must be done and giving them the opportunity to experience the magical joy of doing it. When that happens, it is, as Shakespeare said, “A consummation devoutly to be wished.”

When they agree to consider a gift, interview by objective.

- Interview to secure personal data.
- Interview to qualify.
- Interview to clarify objectives.

At this point you may prefer to introduce your technical counsel. That person can continue the process.

- Interview to secure financial data.
- Interview to secure estate inventory.
- Interview to prepare and present a proposal.
- Interview to assist the donor’s legal counsel.
- Interview to negotiate a close.

People Contribute When:

- They have philanthropic needs.
- Their philanthropic needs match your organization’s mission.
- They’re convinced they’ll be better off.
- They satisfy their personal needs.
- They have trust and respect for the organization *and* development officer.

CONSISTENT TELEPHONE RESULTS DEMAND:

- **Commitment**
- **Preparation**

Key Points:

- Set aside time each workday to make telephone calls, and do it. Making telephone calling a daily working habit helps you eliminate the "5,000-pound telephone syndrome."

- Be prepared to talk — before you begin calling. Have your:
  - Prepared telephone calling list completed.
  - Tabbed, marked, and highlighted materials arranged for quick access.

- Psych yourself up for the telephone call.

FRAME SEVERAL KEY QUESTIONS

- "What are some of your best memories with our organization?"

- "If money was not the issue, what should/could we be doing that we are not currently doing?" *(This is "dream" talk.)*

- "What, in your opinion, are some of our programs that are so important they should be considered 'permanent'? Why?"

- "How could we help you multiply yourself into the future of the people we serve?"

- "How do you want to be remembered in this community?"

HOW A MAJOR GIFT SOLICITATION ACTUALLY SOUNDS

Solicitor (Anna): John, would you consider a gift of $500,000 to endow that Herman Melville Lecture Series in Maritime Literature we discussed last March if we could show you how to give it?

Prospect (John): Heavens, Anna! I couldn't possible consider a gift like that! Whatever makes you think I can?

Anna: I'm not saying that you necessarily can, John. All we're asking is that you <u>consider</u> making a gift at that level… and with your sailing interests, the lecture series is something we thought would interest you.

John: Well…uh…I think it's a very good idea, Anna. I mean, you know where I stand on the whole maritime literature thing. I mean, wasn't it my idea in the first place? But $500,000! That's a great deal of money!

Anna: Well, John, we are aiming high, but, as you said, you're the one who came up with the idea in the first place, and we felt you would want to make it your own. And you know a gift like this can be paid over a number of years. Remember, there are a lot of giving avenues—such as planned gift options—that are not dependent on your current income. After all, my own gift of $500,000 consists of $250,000 in cash and securities and I've set up a life income trust arrangement for the balance.

John: I…I suppose Harriet and I could think about it. Why don't you let me have the pledge card and I'll mail it when we've made up our minds.

Anna: John, if I do that I'll be breaking one of the cardinal rules of fund raising. Tell you what, though. You and Harriet talk about this, and then let's get together again before you put anything on paper. Why don't we agree to meet in a week?

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