

# Basics of Planned Giving for Generalists

Nov. 21, 2025

## Session 7 – Putting It All Together



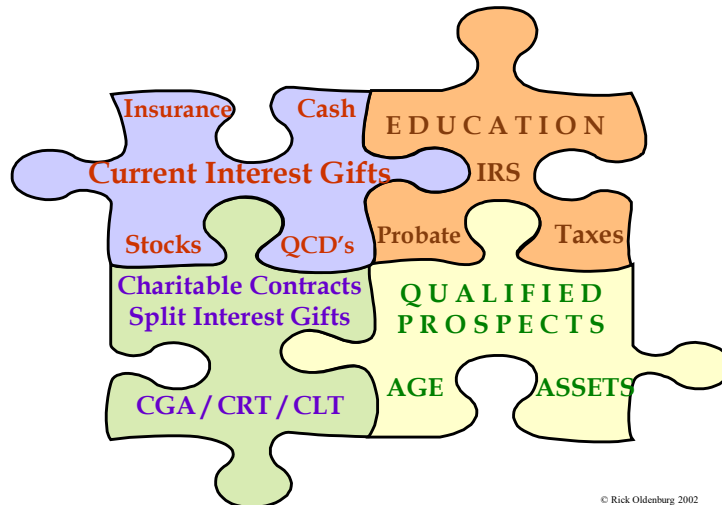
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## Putting ALL the Pieces Together



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Objective

**"Make everything as  
simple as possible . . .**

**but not simpler."**

**- Albert Einstein**

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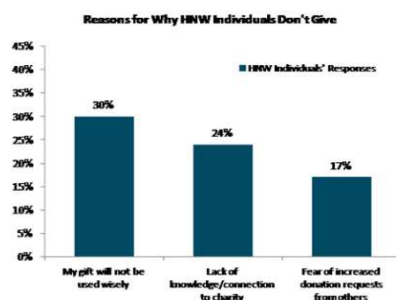
## Two Perspectives Regarding Donors

1. How advisors view the donor/client's needs and fears in donating to charity
2. How the donor thinks about her/his needs and fears in donating to charity

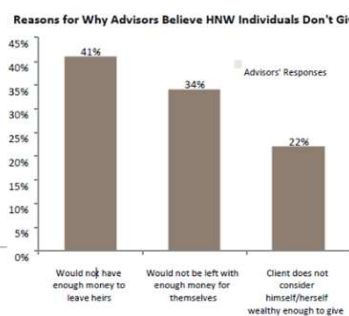
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## ADVISOR/DONOR DISCONNECT

Why HNWI Individual Don't Give



Why Advisors THINK HNWI Don't Give



1. 41% Not enough left to give to heirs
2. 34% Not enough money left for themselves
3. 22% Client not wealthy enough to give

From US Trust Survey, "The Philanthropic Conversation," 2013

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## Two Perspectives Regarding Donors

1. How advisors view the donor/client's needs and fears in donating to charity
2. How the donor thinks about her/his needs and fears in donating to charity

### Why the disconnect?

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## Why the disconnect? What can we do about it?

1. Do less Talking
2. Do more LISTENING (a great donor or client conversation happens when the donor does 80% of the talking and you do 100% of the listening!)
3. Practice the "art" of asking questions
4. END with solutions, don't start with them!

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## MATCH DONOR TO PROCESS

High Capacity/Low Propensity	High Capacity/High Propensity
Low Capacity/Low Propensity	Low Capacity/ High Propensity

From CAP Course, The American College

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## Chris Tall



High net worth  
High income  
Assets are primarily in public securities

- Age 48, widowed, with children in high school
- Ivy League MBA
- Board member of several nonprofits

From CAP Course, The American College

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## WHOSE DONOR IS HE?

- Gave when asked to your last campaign
- Funded a chair at another school
- Has served on your board
- Is now chairman of the board of YMCA
- Has served on several other boards as well
- Is an angel investor in a start up for-profit social impact organization

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## HIGH CAPACITY DONOR PERSPECTIVE

- *I don't have any idea of what all this jargon (major gift, planned gift, blended gift, principal gift, ultimate gift) means!*
- *And I don't care.*
- *I am the focus, my family and I, and our vision.*
- *You are one of many causes we support.*
- *Ask me, listen to me, serve me.*

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## HIGH CAPACITY DONOR PERSPECTIVE

- *How can I use some combination of strategies now, later, at death, and beyond death to get the results I want?*
- *For me? My family? For the nonprofits I care about? And through the nonprofit, for the community?*
- *What makes your organization the best investment of my scarce resources?*

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## HOW BEST APPROACH YOU?

- *“Interesting challenge! I would start by clarifying HOW I would like to interact with a philanthropic advisor. Specifically, that I am looking for someone who could be a mentor and philosophical advisor to me with respect to my philanthropy.”*

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## HOW BEST APPROACH YOU?

- *“I do not want to be sold products, causes or someone else's vision of what is important. I also want someone who is interested in learning a bit about my family and loved ones so they can better understand what I want for them and what I worry about. Finally, I want someone who could help me to translate what I'd like to accomplish into specific causes or organizations that might share my vision.”*

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## THE TRUST EQUATION<sup>TM</sup>

- T = Trustworthiness
- C = Credibility
- R = Reliability
- I = Intimacy
- SO = Self-orientation

$$T = \frac{C + R + I}{SO}$$

From Maister, Green, and Galford, *The Trusted Advisor*

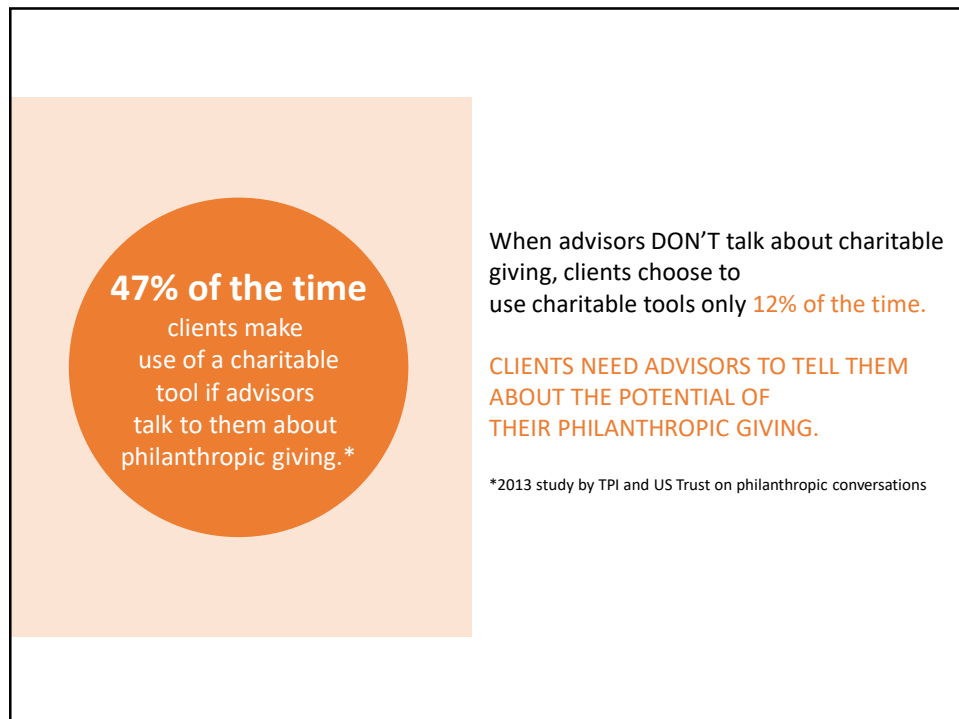
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## Use Open-ended but Leading Questions

### When you do make your gifts . . .

Do you like to receive extra and sometimes double Tax Benefits from making your gifts using assets (particularly appreciated assets)

or are you happy with the Regular Tax Benefits that go with a cash gift?

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## Use Open-ended but Leading Questions

### When you do make your gifts . . .

Do you make them with expensive dollars or **double** tax-deduction dollars?

What are your charitable priorities?

Why did you choose those particular charities?

What time of year do you make your donations?

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## **GIVING PLANS ARE IN PLACE ALREADY**

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- “The majority of high net worth donors (73%) have a specific strategy in place to guide their giving.”
- Almost all, (93%) “wealthy donors focus their philanthropic efforts on a targeted set of causes or geographical areas.”
  - 2014 US Trust Study of High Net Worth Philanthropy

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## **SO ASK ABOUT THEIR FOCUS FIRST**

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- Do you have a giving focus, a passion, a plan?
- What are your giving priorities?

## **LOOK FOR A FIT**

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- Are you aware of the programs we have in your area of interest?

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## AGE OF BEQUEST DONOR

Age	%
90–99	2%
80–89	17%
70–79	23%
60–69	26%
50–59	9%
40–49	9%

- Table shows age at date of gift
- Of the matured bequests in the study, the average age was 92

From Chronicle of Philanthropy, 2/7/2010

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## FAMILY STATUS GREATEST PREDICTOR

- Of those saying they have an estate plan

Status	Bequest said to be in place
No offspring (married)	50%
No offspring (unmarried)	27%
Children only	14%
Grandchildren	7%

2012 projected data via Russell James “American Charitable Bequest Demographics”

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## EDUCATION ALSO A PREDICTOR

- Grad School 14%
  - College grad 8%
  - Some College 5%
  - HS 3%
  - No HS 2%
- Donors over 55+, with trust or will who say they have charitable bequest in place, in 2012

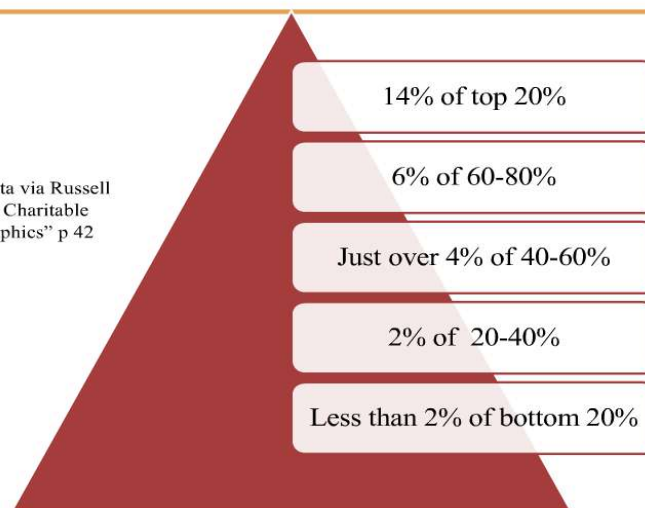
2012 via Russell James "American Charitable Bequest Demographics" p.36. Data has been rounded on this chart.

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## WEALTH PREDICTS BEQUEST PLANNING

2012 projected data via Russell James "American Charitable Bequest Demographics" p 42



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## AGE AND STAGE

- “The majority of all charitable bequest dollars came from donors dying at 80 or older.”
- “Most realized charitable planning is completed near death”

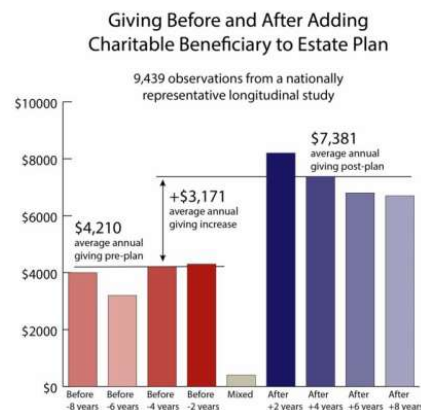


— Dr. Russell James, p. 54-55 American Trust Demographics 2012

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## BEQUESTS INCREASE ANNUAL GIVING



- When donor adds a bequest, annual giving goes up almost 80%.

Via Dr. Russell James, “Getting in the Will Today Matters,” *Planned Giving Tomorrow*, Spring 2016

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## FINAL QUESTION . . .

What is the evolution of a major and planned gift donor? Is there something we should be looking for in our clients and donors?

It's no secret – it takes time!

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## Steps in Donor Evolution

From “Them and Us” to “WE”

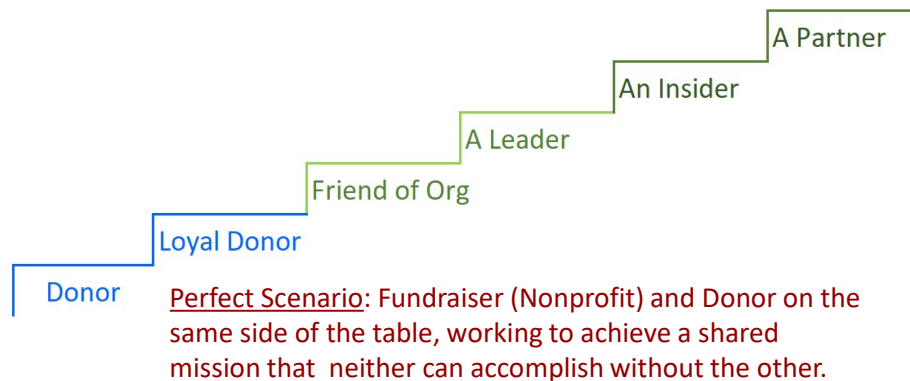


Illustration inspired by a Case 2016 topic, “Inspiring the Largest Gifts of a Lifetime” – participants included: Ron Schiller, Robert Sharpe Jr., Rebecca Tseng Smith, Kevin Heaney and David Voss.

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- QUESTIONS ?
- CASES ?
- COMMENTS ?

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## Make no Mistake – 3 Levels of Individual Gifts

### Types of Individual Gifts

- ***Annual or Sustaining Gift***
  - Relatively small dollar amount
  - Quick and easy decision to make
  - Develops habit of giving
  - Source: Income
- ***Special or Major Gift***
  - 10 to 25 times the annual gift amount
  - Usually for a specific purpose
  - Entails extensive decision making
  - Source: Assets
- ***Ultimate of Lifetime Gift***
  - 1,000 to 2,000 times annual giving amount
  - Gift is culmination of life-long savings and goals
  - Source: Estate

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## Give \$10,000 Cash

(From CASH FLOW)

- Get \$10,000 deduction
- Costs \$6,500 [35% tax]



## Give \$10,000 in Stock

(ASSET - Doubled in value)



- Get \$10,000 deduction  
(\$3,500 in tax back from current income!)
- Avoid all capital gains taxes  
(20% of \$5,000 gain, or \$1,000)
- Costs \$5,500



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## Give \$100,000 Cash

- Deduct \$100,000
- Costs \$65,000 [35% Tax]



## Give appreciated asset worth \$100,000

(Doubled in value)



- Deduct \$100,000
- Avoid \$35,000 in Income tax & \$10,000 in Capital Gains (20%)
- Costs \$55,000



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## Microsoft History and Basis Study

- Purchase 350 Shares March 14, 1986

Price per share of \$29.00

Total Investment of \$10,150

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## Microsoft Split History

	Splits	Shares	Basis
<b>Original Purchase</b>		<b>350</b>	<b>\$29.00</b>
September 21, 1987	2 for 1	700	
April 16, 1990	2 for 1	1,400	
June 27, 1991	3 for 2	2,100	
June 15, 1992	3 for 2	3,150	
May 23, 1994	2 for 1	6,300	
December 9, 1996	2 for 1	12,600	
February 23, 1998	2 for 1	25,200	
March 29, 1999	2 for 1	50,400	
<b>February 18, 2003</b>	<b>2 for 1</b>	<b>100,800</b>	

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## Microsoft Split History

	Splits	Shares	Basis
<b>Original Purchase</b>		<b>350</b>	<b>\$29.00</b>
September 21, 1987	2 for 1	700	14.50
April 16, 1990	2 for 1	1,400	
June 27, 1991	3 for 2	2,100	
June 15, 1992	3 for 2	3,150	
May 23, 1994	2 for 1	6,300	
December 9, 1996	2 for 1	12,600	
February 23, 1998	2 for 1	25,200	
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## Microsoft Split History

	Splits	Shares	Basis
<b>Original Purchase</b>		<b>350</b>	<b>\$29.00</b>
September 21, 1987	2 for 1	700	14.50
April 16, 1990	2 for 1	1,400	7.25
June 27, 1991	3 for 2	2,100	4.83
June 15, 1992	3 for 2	3,150	3.22
May 23, 1994	2 for 1	6,300	1.61
December 9, 1996	2 for 1	12,600	.81
February 23, 1998	2 for 1	25,200	.40
March 29, 1999	2 for 1	50,400	.20
<b>February 18, 2003</b>	<b>2 for 1</b>	<b>100,800</b>	<b>.10</b>

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## Your 1986 Investment of \$10,150 in MicroSoft NOW Worth

• 350 shares - 9 Splits transformed to 100,800 shares

• Current \$ p/share of MicroSoft \$400+  
p/share

Turned \$10,150 into \$40,320,000 (35 yrs!)

[ MSFT closed 11/14/25 @ \$ 510 share = **\$51,408,000 !**

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## NVIDIA Split History

<b>\$13,440 for 350 Shares</b>	<b>Splits</b>	<b>Shares</b>	<b>Basis</b>
<b>Original Purchase</b>		<b>350</b>	<b>\$38.40</b>
June 27, 2000	2 for 1	750	19.20
September 12, 2001	2 for 1	1, 400	9.60
April 7, 2006	2 for 1	2,800	4.80
September 11, 2011	3 for 2	4,200	3.20
July 20, 2021	4 for 1	16,800	.80
<b>July 10, 2024</b>	<b>10 for 1</b>	<b>168,000</b>	<b>. 08</b>

**11/14/25 Closed at \$190.17 X 168,000 = \$31,948,560**

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## Donor uses STOCK to Make Gift to Charity

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If Donor sells stock to make a gift

	<b>\$10,000</b>	Microsoft Stock
<b>Less 15%</b>	<b><u>\$1,500</u></b>	Cap. Gains Tax
	<b>\$8,500</b>	After Tax
	<b><u><u>\$8,500</u></u></b>	Net to Charity
	<b>\$8,500</b>	Tax Deduction

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If CHARITY sells stock shares the donor gifts to them . . .

	<b>\$10,000</b>	Microsoft Stock
Less %	<u><b>\$ 0.00</b></u>	Cap. Gains Tax
	<b>\$10,000</b>	After Tax
	<u><u><b>\$10,000</b></u></u>	Net to Charity
	<b>\$10,000</b>	Tax Deduction!

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In Current dollars, the cost to gift \$10,000 in 35.0% tax bracket

<b>\$10,000</b>	<b>Gift of Microsoft Stock</b>
\$10,000	Tax deduction to donor
\$3,500	Taxes saved current year
<u>\$1,500</u>	Capital Gains tax savings
<b>\$5,000</b>	<b>Total taxes saved</b>

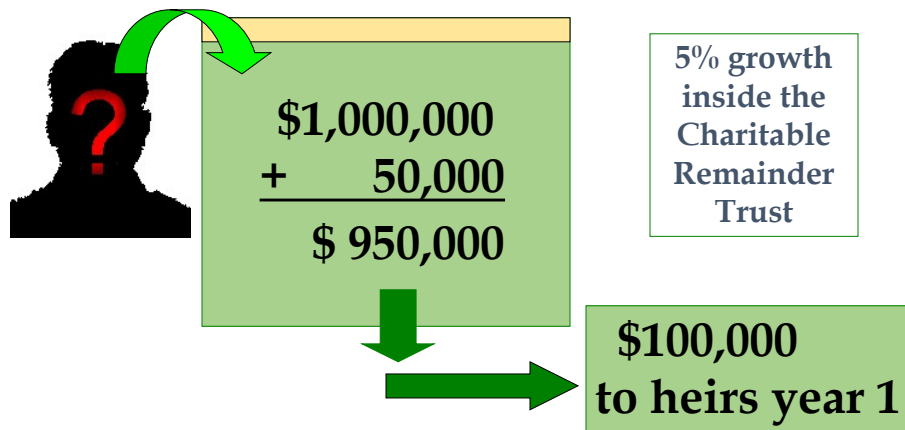
**\$5,000 = Donor's share of \$10,000**  
**\$5,000 = Government's share**

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# I Won't Disinherit My Kids!

- 10 – 10 Trust may be perfect

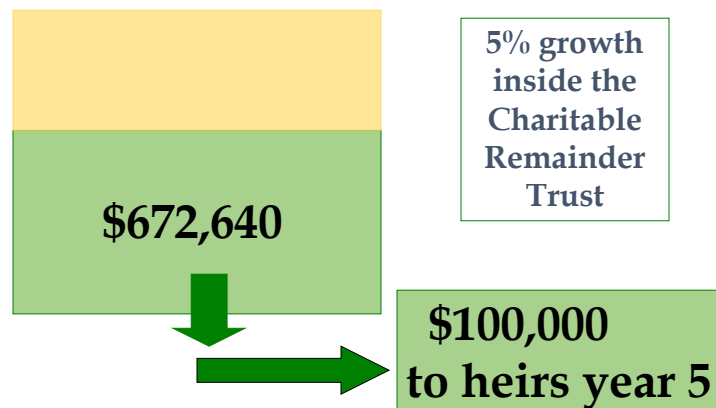


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# I Won't Disinherit My Kids!

- 10 – 10 Trust

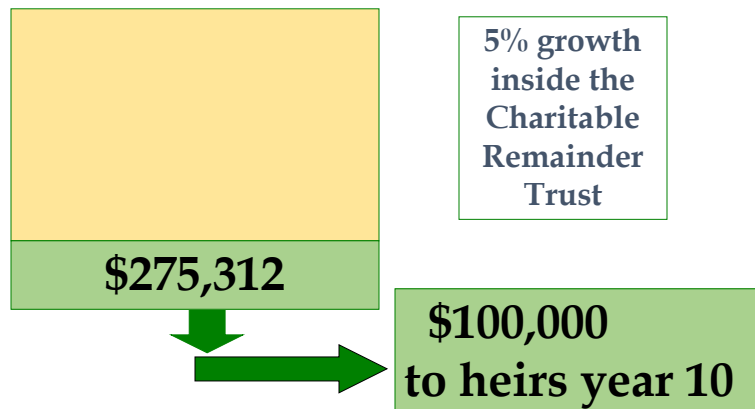


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# I Won't Disinherit My Kids!

## • 10 – 10 Trust

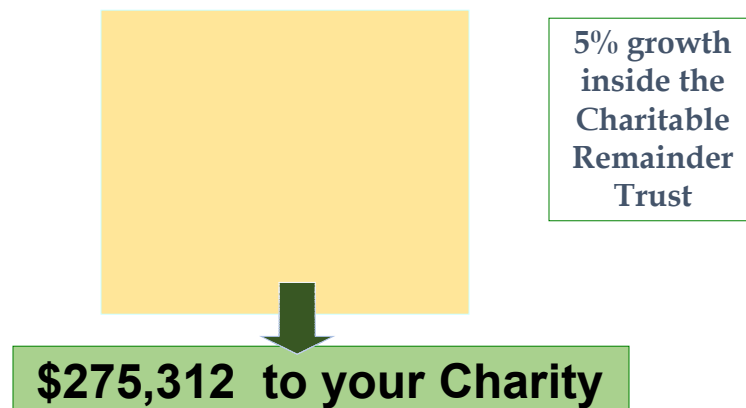


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# I Won't Disinherit My Kids!

## • 10 – 10 Trust



© Rick Oldenburg 2002

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## I Won't Disinherit My Kids!

### • 10 – 10 Trust

**@ 6% - Remainder = \$365,326\***

**@ 7% - Remainder = \$465,276\***

**@ 8% - Remainder = \$576,017\***

**@ 9% - Remainder = \$698,464\***

**@ 10% - Remainder = \$833,598\***

\* Includes 1% management fee/expense in calculation

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## RESOURCES

- *The BOOK*
- *Periodicals*
- *Newsletters you send*
- *Websites*

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## Books to check out



Planned Giving in a Nutshell  
by Craig C. Wruck

Ninth Edition – (Update March 2024)

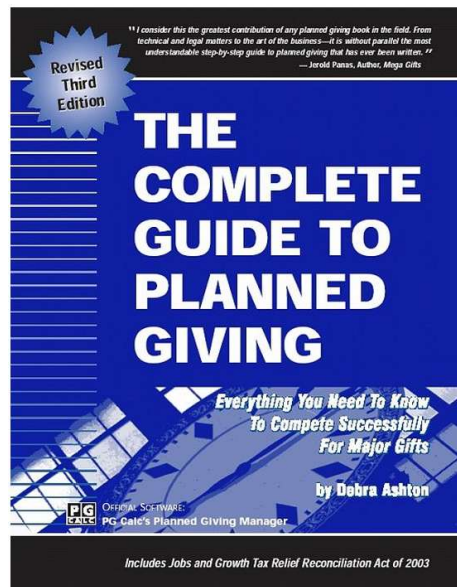
One of the best and easiest to  
understand explanations of  
Planned Giving

Available online at Amazon and sites

Soft cover version averages \$25.00

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## Books to check out



by Debra Ashton

Revised Third Edition - 2004

**Not Available in stores**

(D.Ashton DOD: January 2022)

Available online at  
Amazon and other sites

Used – soft cover  
version averages \$35.00

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## Newsletters to check out (web site)

**SHARPE GROUP**

Seminars Services Donor Communications About Give & Take

The expertise you need to get the most out of your donor base.

[Learn More](#)

**Helping America's Nonprofits Build Long-term Financial Stability**

Since 1963, Sharpe Group has played a central role in enhancing the financial stability of thousands of America's educational, healthcare, religious, social service and cultural organizations.

Over 15,000 nonprofit organizations have benefited from Sharpe Group's expertise and services for their programs over the years. [View Clients](#)

[Press Coverage](#) [Articles](#)

**Give & Take Newsletter**

**A New Approach**

**Communications That Work**

**Seminars**

**An Introduction to Planned Giving**

New York • October 10-14, 2014  
Chicago • December 8-9, 2014  
Washington DC • August 12-13, 2015  
Chicago • November 10-11, 2015

**Gift Planning Toolbox**

Memphis • February 26-28, 2015  
Washington DC • June 29-30, 2015  
Indianapolis • October 26-27, 2015

**Integrating Major and Planned Gifts**

Washington • November 5-7, 2014  
Chicago • April 23-24, 2015  
New York • August 6-7, 2015  
Washington DC • November 16-17, 2015

Robert F. Sharpe & Company [sharpenet.com](http://sharpenet.com)

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## Newsletters to check out (web site)

**STELTER**

Who We Are

What We Do

Who We Serve

Contact Us

Stelter  
Get More Information  
Subscribe  
Careers  
+ Mission  
+ Culture  
+ History  
+ Personal Philanthropy



### WHO WE ARE

#### Our Mission

#### We Are The Personal Philanthropy Company

The mission of The Stelter Company is to assist charitable organizations nationwide in accomplishing their missions by writing, designing, producing and distributing high-quality direct mail newsletters, collateral material and Internet-based products. In addition, through our knowledgeable field consulting staff, we will help organizations to determine their marketing needs and recommend appropriate solutions and strategies. Our home office staff will follow through to provide the best quality products and customer service.

The Stelter Company [www.stelter.com](http://www.stelter.com)

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## Web sites to check out



The World's largest community of planned giving professionals



Community | Research | News | Articles | Case Studies | Technical Reports

PGDC | Calculations | Contact | FAQ | Home

7520 Rates: Nov 2.2% Oct 2.2% Sep 2.2%

### National Publication Features

20 NOV 2014 | GENERAL | ARTICLE | NATIONAL PUBLICATION  
 **Stuffing the turkey and ourselves: Holiday consumption and philanthropy**  
 Let's put the "giving" back into Thanksgiving! [READ MORE](#)

19 NOV 2014 | CHARITABLE REMAINDER TRUST | ARTICLE | NATIONAL PUBLICATION, DAVID WHEELER NEWMAN  
 **California (Finally) Conforms to Federal Treatment of UBTI in Charitable Remainder Trusts**  
 California has recently passed new legislation that removes some of the onerous tax consequences caused by UBTI in Charitable Remainder Trusts. [READ MORE](#)

10 NOV 2014 | VALUES-BASED | ARTICLE | NATIONAL PUBLICATION, TWO HAWKS CONSULTING, LLC  
 **Randy Fox interviews Mike Norton, Harvard Business School professor and author**  
 I was motivated to reach out to Mike Norton after listening to the book

Already a member?

Email or Username:  Password:

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- Share by commenting on and rating content, answering questions in the forums, and writing
- Gain insight into other disciplines in the field

Planned Giving Design Center [www.pgdc.net](http://www.pgdc.net)

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## Web sites to check out

Home • Clients • Contact • Blog • About • CresManager

May 2018 AFR: 3.2%   Store  Cart (0)



Integrated Marketing for Planned Gifts



MARKETING  
Websites, mobile, enewsletters, web to print & more



SOFTWARE  
Donor proposals, presentations, gift analysis & more



TRAINING  
Seminars, webinars & conferences



ADMIN  
Tools for administering gift annuities

<https://www.crescendointeractive.com/>

### Solutions for Marketing Major & Planned Gifts

With 30+ years of experience, Crescendo Interactive offers a results-driven integrated marketing system that creates leads, builds donor relationships and closes more gifts for your organization:

- Mobile-friendly websites
- Content management
- Emails & newsletters
- Donor analytics
- Print materials
- Gift calculators
- Proposal software
- Training and much more



Integrated Marketing Solutions

2018 Practical Planned Giving Conference

CresPro Cloud Software

Crescendo (Planned Giving Software) [www.crescendointeractive.com](http://www.crescendointeractive.com)

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## Web sites to check out

PG Calc is a leading provider of planned giving software, marketing and consulting solutions. Thousands of fundraising organizations (and firms that support them) use our products for gift planning calculations, gift administration and proposals for bequests, charitable gift annuities and more. Our marketing and consulting services fuel top-performing development programs.

**Download a free trial of our planned gift proposal software.**  
The first 45 days are free.  
Begin using *Planned Giving Manager* today and start working smarter.

**I want to...**

- » Improve my planned giving marketing
- » Calculate and illustrate potential gifts
- » Administer charitable gift annuities
- » Evaluate my existing planned giving
- » Start a planned giving program

**Free Download**  
Get Making the Grade: Optimizing Planned Giving Performance by Understanding and Evaluating Program Elements today.  
[DOWNLOAD >>](#)

**Upcoming Webinars**

November 20 | Frank Minton  
How to Get Your Donor to Say "Yes!"

December 18 | Edie Matulka  
Making (and Remaking) the Case for Your Planned Giving Program  
[LEARN MORE >>](#)

**Upcoming Training**

**Gift Planning**  
November 6 - 7, 2014 | San Francisco, CA  
[LEARN MORE >>](#)

**Latest News**

**Registration now open for 2015 Webinars** How will you advance your planned giving knowledge in the new year? Each month in 2015, PG Calc consultants and carefully selected guest presenters will be delivering the most up-to-date knowledge and insights on important gift planning topics.  
[LEARN MORE >>](#)

**PGM Anywhere is here!** On October 9, PG Calc released PGM Anywhere, our new web-based gift planning software for tablets of all sizes. With PGM Anywhere, you can produce attractive gift illustrations wherever you are: at home, in the office, on the road, or with a donor. [LEARN MORE >>](#)

**Announcing GiftCalcs 2.0**, PG Calc's web-based, graphically oriented planned giving calculation tool. On October 10, PG Calc released GiftCalcs 2.0, the re-architected and enhanced version of its popular GiftCalcs. [LEARN MORE >>](#)

PG Calc (Planned Giving Software) [www.pgcalc.com](http://www.pgcalc.com)

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## Web sites to check out

### GENERAL REFERENCES

Candid (was GuideStar) – Ntl Database of Nonprofit Organizations  
[www.candid.org](http://www.candid.org)

Giving USA / Giving Institute  
(formerly the American Association of Fundraising Council)  
<https://givingusa.org/>

### SOFTWARE & ILLUSTRATIONS FOR PLANNED GIVING

PG Calc (Planned Giving Software)  
[www.pgcalc.com](http://www.pgcalc.com)

Crescendo (Planned Giving Software)  
[www.crescendointeractive.com](http://www.crescendointeractive.com)

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## Web sites to check out

### INFORMATION RESOURCES FOR PLANNED GIVING

Planned Giving Design Center

[www.pgdc.net](http://www.pgdc.net)

The National Association of Charitable Gift Planners

<https://charitablegiftplanners.org/>

American Council on Gift annuities

[www.acga-web.org](http://www.acga-web.org)

IRS – Publications and Forms

[www.irs.gov/forms-instructions](http://www.irs.gov/forms-instructions)

IRS – Tax Information for CHARITIES & NONPROFITS

[www.irs.gov/Filing/Charities-&-Non-Profits](http://www.irs.gov/Filing/Charities-&-Non-Profits)

IRS – Estate and Gift Taxes

[www.irs.gov/businesses/small-businesses-self-employed/estate-and-gift-taxes](http://www.irs.gov/businesses/small-businesses-self-employed/estate-and-gift-taxes)

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# The END (Finally!)

## QUESTIONS and ANSWERS

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