

Let's take a look at specific planned giving tools for you to consider with your client as you guide her on her philanthropic journey.

~Slide 25 - Third Fundamental~

III. Fundamental III: Why, How, and What to Give Outright

~Slide 26 - Outright Gift~

When will the gift be made? Now or later
How will you structure the gift? Outright or split interest
We will begin with outright gifts made both now and later.

~Slide 27 - Cash Not King~

It's time to think outside the box when considering **what** to give. Keep in mind - **Cash is not king**. Dr. James has further proven that true wealth, and, therefore, the best resource for giving, lies in non-cash assets.

- Planned giving is giving from wealth, not spare income
- Only 3% of household wealth is in cash and checking accounts
- **Non-Cash assets** – the best target of planned gifts

The most popular, and the bulk of wealth, lies in securities, retirement assets, real estate, and business interests.

~Slide 28 - Planned vs. Annual~

By definition, a planned gift is any major gift, made in lifetime or at death as part of a donor's overall financial and/or estate planning. These include gifts of equity, life insurance, real estate, personal property, or cash.

By contrast, gifts to the annual fund or for membership dues are made from a donor's discretionary income, and while they may be budgeted for, they are not planned.

~Slide 29 - Rollover~

The solutions we will explore briefly today are for gifts beyond current gifts of cash. One of the best giving vehicles to take advantage of now (since it was made permanent in December, 2017), is the IRA Charitable Rollover. Benefits and requirements:

- Must be 70 ½
- Traditional IRA (not 401k or ROTH)
- Gift is directed by the client from her RMD (Required Minimum Distribution)
- Up to \$100,000