

Uncovering and Meeting Donors' Needs



NAD Planned Giving and Trust
Services

August 7, 2019

What We'll Discuss

- Recent Experiences
- Building the Bridge
- Donor Objectives
- Conversation Starters
- Who's at the Table?
- Follow Up

Recent Experiences

- Family dynamics
- Health uncertainty
- Wealth fluctuations
- Blended families
- Manipulation

“Real people coming to the table”

Building the Bridge

Study by US Bank

- 88% of professional advisors say:
 - “Charitable giving is an important topic for my clients.”

- 17% of clients say:
 - “My advisor has never brought up the topic of charitable giving.”

Our donors want:

- ❑ To be understood through their life story
- ❑ To talk about their values
- ❑ To discuss what they're passionate about



Motivations for Giving

- Chronicle of Philanthropy poll
 - 86% - meet a critical need
 - 83% - give back to society
 - 69% - desired impact
 - 69% - being asked
 - 57% - religious beliefs
 - 29% - expected in social network
 - 27% - good business sense
 - 26% - leave a legacy
 - 8% - limit funds to heirs

Donor Objectives

1. Assure Your Lifestyle
 - Sufficient income
2. Protect Your Assets
3. Tax Savings
 - Reduce income taxes
 - Reduce capital gains taxes
 - Minimize gift and estate taxes
4. Asset Management
 - Professional fiduciaries
5. Leaving a Legacy
 - Providing for family
 - Charitable gifts

Conversation Starters – Values/Family

- ❑ Tell me about your family.
- ❑ Who or what is the source of the values that are important to you, and who was instrumental in instilling those values in you?
- ❑ Do you feel that your family shares your principal values?

Conversation Starters – Philanthropy

- ❑ What charities do you support?
- ❑ Why do you support our organization?
- ❑ What gifts have resulted in the most satisfaction (or regret)?
- ❑ Have you ever given a gift that was not cash?
- ❑ Do you have a donor advised fund, foundation or charitable trust in place?
- ❑ Have you ever considered including our charity in your estate plan?

Conversation Starters – Financial

- ❑ How did you obtain your wealth?
- ❑ Who should benefit from your wealth?
- ❑ Are there assets that should be distributed to specific individuals?
- ❑ What types of assets do you own?

Conversation Starter Tools

- Giving History

John Doe
Jane Doe

Thank You

Giving History

	LLUH Vision ZB20 - Hospital Expansion	SAHP Ronald Hershey Student Endowment Fund	School of Allied Health	Children's Hospital	All Other Giving	Totals
1980-1989			\$2,000.00		\$500.00	\$2,500.00
1990-1999		\$5,000.00	\$500.00	\$2,000.00	\$250.00	\$7,750.00
2000-2009		\$2,000.00		\$10,000.00	\$2,000.00	\$14,000.00
2010-current	\$1,000,000.00		\$1,500.00	\$5,000.00	\$450.00	\$1,007,950.00
Totals	\$1,000,000.00	\$7,000.00	\$4,000.00	\$17,000.00	\$3,600.00	\$1,031,600.00

Number of C.F. #s: 45

*Does not include gifts to SMA alumni association.

Loma Linda University Health would like to thank you for your generous outpouring of support. As we look to the future, we want to make sure you understand how invaluable and appreciated your ongoing financial and moral support is.

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HEALTH

MANY STRENGTHS. ONE MISSION.

A Seventh-day Adventist Organization

Conversation Starter Tools

- ▣ Charitable Gift Planning Process

Charitable Gift Planning Process

Presented to Mr and Mrs Bob Smith

August 7, 2019



Typical Objectives of Successful Families

1. Assure Your Lifestyle
 - Sufficient income
2. Protect Your Assets
 - Administrative expenses
3. Tax Savings
 - Reduce income taxes
 - Reduce capital gains taxes
 - Minimize gift and estate taxes
4. Asset Management
 - Professional fiduciaries
5. Leaving a Legacy
 - Providing for family
 - Charitable gifts

Estate – Business – Tax – Charitable Planning Techniques

Deferred Compensation Plans
Stock Option Plans
Personal Residence Trusts
GRATs & GRUTs
Dynasty Trusts
ESOPs and LESOPs
Family Corporations
Corporate-Discounted Gifts
Family Limited Partnerships
Limited Liability Corporations
Family Split-Dollar Plans
Off-Shore Corporations
Off-Shore Trusts
Testamentary Foundations
Private Foundations
Supporting Organizations
QTIPs & Other Marital Trusts
Special Powers of Attorney
Health Care Powers
Living Wills

Business Continuation Plans
Liquidation Plans
Property Agreements
Long-Term Disability Plans
Long-Term Health Care Plans
QDOTs for Noncitizen Spouses
Salary Continuation Plans
Education Trusts
Incentive Trusts
Charitable Remainder Trusts
Charitable Lead Trusts
Charitable Bargain Sales
Charitable Gift Annuities
Conservation Easements
Revocable Living Trusts
Beneficiary Designations
Life Insurance Trusts
Wealth Replacement Trusts
Wills

Structured Gifts

Something Now

Cash, Stock, Real
Estate, Business
Interests, Personal
Property, Life
Insurance Policies

Something In Between

Gift Annuities,
Life Income
Trusts

Something Later

Wills, Trusts,
Beneficiary
Designations

Estate Planning Advisory Board

Mr and Mrs
Smith

Family
Advisory
Board

Estate, Financial
and Asset
Protection Design

Estate Planning
Attorney

Accountant

Financial
Advisor

Charitable
Advisor

Charitable Gift Planning Requires Action

1. Define your personal goals
2. Assemble your team
3. Consider your options
4. Implement the best strategies to assure your well being and accomplish your goals

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What are the benefits?

- ❑ Can be in control before it's too late
- ❑ Can set the pace and receive recognition
- ❑ Can find new ways to give more at a lower cost
- ❑ Assurance your gift will be used exactly as you wish
- ❑ Become an example to family and community

Who's at the Table?

- Legal counsel
- Financial advisors
- Tax preparers
- Family members

Follow Up Plan

□ Summary letter

- Here's what I heard you say
- Here's what I would recommend you consider
- Here's how I can help
- You should discuss your plan with these individuals

Wrap Up

- What makes sense to you?
- What does not make sense?
- What could you implement in your program?

Questions?



Thank you!