



ARCHDIOCESE OF INDIANAPOLIS

The Church in Central and Southern Indiana

Catholic Community Foundation, Inc.

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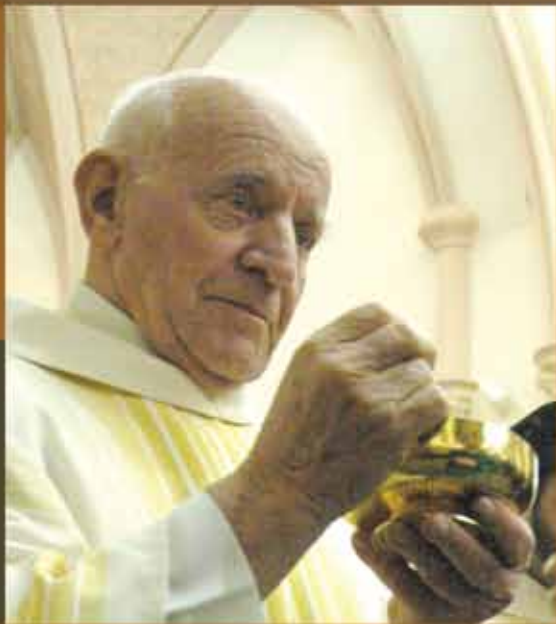
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ARCHDIOCESE OF INDIANAPOLIS
The Church in Central and Southern Indiana

Catholic Community
Foundation, Inc.

PRESERVING
OUR FAITH
CREATING A LEGACY



Planned Giving Manual

A Word About Professional Advisors

A critical aspect of the planned giving program is the volunteer expertise used to present estate and planned giving information. Professional advisors who are members of the Church will offer their services to present estate planning information to parishes, schools and/or agencies.

So that we provide a consistent, well-executed program, it is important that no single firm, professional advisor or estate planning strategy be endorsed. For this reason, parishes, schools and agencies should work with the archdiocesan

identified professional advisor volunteer group and the director of planned giving for presentations and all other planned giving program support.

To further limit liability from providing information and offering educational sessions, parishioners should be encouraged to consult with their own attorney and other professional advisors regarding their own personal tax and financial situation. This is important as a misstep could be detrimental to the credibility of the program.

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Planned Giving Manual
Table of Contents

<i>Letter of Introduction</i>	3
<i>First Steps: Developing a Planned Giving Program</i>	4
<i>Planned Giving Defined</i>	5
<i>Planned Giving Messages</i>	7
<i>Annual Bequest Letter</i>	9
<i>Planned Gift Disclosure Form</i>	10
<i>Planned Gift Contact</i>	11
<i>Bequest Donor Mass and Reception Plan and Agenda</i>	12
<i>Bequest Information Session Plan and Agenda</i>	13
<i>Attorney Guide</i>	14-17
<i>Next Steps: Growing a Planned Giving Program</i>	18
<i>Planned Giving Communication Plan</i>	19
<i>Planned Giving Legacy Society Program</i>	20
<i>Planned Giving Leadership and Committee Member Job Description</i>	21
<i>Planned Giving Cultivation and Gift Solicitation Plan</i>	22
<i>Identifying Planned Giving Prospects</i>	23
<i>Planned Giving Visit Outline</i>	24
<i>A Word About Professional Advisors</i>	25

Letter of Introduction



Ellen M. Brunner
Director of Planned Giving

As a friend of the Catholic Community Foundation, it is a pleasure to provide a planned giving manual for use by archdiocesan parishes, schools and agencies. It is a resource to provide planned giving information and support for the ministries of our local Church. The manual also offers tools and strategies to develop a planned giving program.

The manual is divided into two sections: (1) First Steps – Developing a Planned Giving Program and (2) Next Steps – Growing a Planned Giving Program. First Steps offers step-by-step instruction about how to launch a planned giving program at a parish, school or agency. Next Steps provides information about growing the program beyond the basics as volunteers and other resources become available.

First Steps offers materials to be used as you begin to form a new planned giving program. Because more than 90 percent of all planned gifts are bequests, it is recommended that initial planned giving work be oriented toward building a well-formed bequest promotion, record-keeping and recognition program. Once a bequest program is in place, Next Steps offers materials and resources that will help you continue to grow a planned giving program. More advanced donor contact strategies and a broader range of planned giving techniques are outlined in this section.

A planned giving program should be shaped so that it uses available resources while meeting your constituency's specific needs. It is also strongly suggested that each ministry leader take attainable steps to launch and further develop the planned giving program as volunteers become available. It is important that the program be sustainable within the structure and resources of each ministry.

Your efforts to encourage philanthropy and stewardship among our Catholic sisters and brothers are appreciated. If you have questions or require assistance, please contact me at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

Sincerely,

A handwritten signature in black ink that reads "Ellen M. Brunner". The signature is written in a cursive, flowing style.

Ellen M. Brunner
Director of Planned Giving
Catholic Community Foundation, Inc.

Planned Giving Donor Visit Outline

Visit Objectives

1. Thank the donor(s) for their commitment to your parish, school, program or agency.
2. Update the donor(s) on the parish, school, program or agency and its priorities.
3. If timing is right, request a commitment through a will or trust.

Keep in mind ...

- Trust is best established through face-to-face visits.
- Allow for time needed to conduct visit.
- Be prepared and know as much about the person as possible.

Visit Preparation

1. Get to know the donor's interests and involvement with regard to your parish, school, ministry or agency.
2. Consider topics that may come up during conversation.
 - a. Review top topics and Church issues.
 - b. Consider questions that may be asked:
 - If I make a donation, how will it be used?
Answer: We are happy to work with you to address a need that you are interested in supporting.
Answer: We would be happy to talk with you about greatest needs and what your gift might support.
 - What if I am not sure what to donate?
Answer: We have materials that we will leave with you that address the options for consideration. The assets used depend on your situation and needs.
Answer: We would be happy to put you in touch with someone who can assist you with a gift.

Note: If you do not have the answer, let the donor know you will find the answer and provide it to the donor.

Visit Format

1. Listen.
 - a. Do not rush into conversations about organizational needs or gift arrangements.
 - b. Be prepared to adjust conversation and plan, based on information conveyed.
2. Observe the donor's surroundings.
 - a. Notice other charitable organizations represented and acknowledge other interests.
 - b. Take note of awards and recognition, considering how your parish or ministry might involve the person using their special skills and talents.
3. If it is not the right time to ask for a gift, don't ask.

Keep in mind ...

- It is important to keep the conversation focused on the donor.
- Ask questions to help make recommendations to meet the donor's financial and philanthropic objectives.
- Remember that information gathered is confidential. Information collected should not be shared.

Closing the Visit

1. Have a next step, based on the conversation.
 - a. If appropriate, suggest a follow-up step.
 - b. The next step may be providing materials, a contact with Ellen Brunner, director of planned giving, Catholic Community Foundation, or a meeting with a local volunteer professional advisor.
2. If donor indicates a gift proposal is the next step, determine the information needed and involve the Catholic Community Foundation.
 - a. Ask and make note of timeframe, assets and philanthropic interests.
 - b. Use common language when describing gift options.
3. Thank the donor(s) for their support and time.

Identifying Planned Giving Prospects

1. Age
 - a. Two-thirds of U.S. residents age 40 and older have wills.
 - b. Once a nonprofit organization is included in a will, it is rarely changed. This is particularly true after age 70.
 - c. Triggering points when people are likely to change or update a will:
 - Children reach age of majority
 - Birth or death of a child, grandchild or spouse.
2. Marital status
 - a. Single or never married
 - b. Widow or widower
 - c. For single and widowed individuals, their concerns are who will take care of them as they age and a desire for future income stream.
3. Childless, no heirs or distant heirs
 - a. Concern is who will remember them when they are gone.
 - b. Opportunity for endowment through a planned gift.
4. Taxable estate
 - a. Many people are interested in reducing their taxable estate while being able to direct funds to a worthy cause.
 - b. Emphasis on redirecting funds that would have been paid in taxes and increasing funds to heirs.
5. Hold long-term, appreciated property
 - a. Low yield or no yield
 - b. Real estate, stock or mutual fund shares
 - c. The donor can increase income and reduce capital gain taxes due.
6. Steady, faithful donors and long-time staff and volunteers
 - a. Endow annual gifts to continue annual commitment.
 - b. Best bequest prospects.
7. Bereaved
 - a. Comfort found in memorializing a loved one.
 - b. Inheritance that may present challenges or lead to desire to memorialize loved one.
8. Have advisor team and wealthy friends
 - a. Listen for names of accountants, private bankers, trust officers, attorneys and financial advisors. Having a team of advisors is a sign of financial capability. Work to become part of the donor/prospect's advisory team.
 - b. If the donor/prospect has assets and socializes with influential people in their community, it is a sign that they are a good prospect for a major/planned gift.
9. Depression-era survivors or thinkers
 - a. These people are of the "I don't have enough" mentality.
 - b. It is difficult for them to make large outright gifts but they are good prospects for a deferred gift.
10. People deeply connected to the Church.

Adapted from *Planned Giving Today*.
December 2009, pp. 8-9.

First Steps: Developing a Planned Giving Program

An effective planned giving program begins with simple bequest promotion. More than 90 percent of planned gifts are bequests. This type of planned gift is given to a charity through a will or a trust. Bequests are attractive because they are easy to understand, simple to implement and can be changed at any time.

This program is designed to help parishes, schools and agencies develop a planned giving plan. The most successful programs will reflect the unique culture and needs of an organization. The archdiocesan Catholic Community Foundation staff is available to provide support with program development, resources and other needs that arise.

Level 1: Bequests

Step 1:

Use existing communications to promote bequests: bulletin, newsletter, parish and archdiocesan website. Time communications to occur throughout the year. Please see Planned Giving Messages on pages 7-8.

Step 2:

Implement marketing techniques that suit your organization's resources and needs.

- Dedicate a bulletin board or other parish, school or agency space for bequest promotion.
- With donor permission, include the list of all people who have included your parish or ministry program in their will, regardless of gift size.

- Display planned giving brochures on or near the board. Please request the Planned Giving Brochure Template from the Catholic Community Foundation.
- Mail an annual letter from leadership that includes bequest information and a request to consider a bequest. See Annual Bequest Letter on page 9 and Planned Gift Disclosure Form on page 10.

Step 3:

Record bequest commitments and gift designations electronically or in a paper file. Keep a simple list in a spreadsheet with the name of the donor, address, other contact information and gift details (including designation, if possible—parish, school and/or specific ministry programs). See Planned Gift Contact on page 11.

Step 4:

Ask the pastor, deacon, parish life coordinator or lay leader to write thank you notes each year to bequest donors.

Step 5:

Honor bequest donors at an annual Mass and/or reception. Please see Bequest Donor Mass and Reception Plan and Agenda on page 12.

Step 6:

Host an information session about planned giving for your most loyal annual donors, major gift donors and prospects. Please see Bequest Information Session Plan and Agenda on page 13 and Attorney Guide on pages 14-17.

Planned Giving Defined

What is Planned Giving?

Planned giving is charitable giving that requires planning and preparation and combines personal and financial goals to meet giving objectives.

Planned giving does not require that a person has a great deal of money or other resources. There are many options available through planned giving that allow for charitable giving in circumstances that may not otherwise enable a person to provide a charitable contribution to the Church. Examples of planned gifts range from a small cash contribution provided through a simple bequest to a larger stock gift used to establish a charitable trust.

Types of Planned Gifts

Bequest

The simplest type of planned gift, a bequest, is a gift to charity through a will or trust. The contribution can be in the form of a specific asset (land, home, a collection or stock), a specific amount (cash), a percentage of assets (e.g., 50 percent of assets to the Church), or the gift could be what is left after all other wishes and obligations are met.

Personal Need: A donor may want to make a gift to the Church but is not able to part with assets during life. For example, a donor may need assets to cover living or medical expenses.

Solution: A donor can keep ownership of assets during life and still benefit the Church by donating at death.

Benefits:

- Gift to the Church
- Preserves lifetime income
- Estate tax deduction

Charitable Gift Annuity

A charitable gift annuity is a simple agreement between the donor and the Church. A donor contributes cash or appreciated property (stock) to fund a charitable gift annuity. In return, the Church agrees to pay the donor or a person(s) of

his or her choosing income for life or a period of years. The Catholic Community Foundation offers a charitable gift annuity program for donors who wish to benefit parishes, schools and agencies.

In addition to receiving an immediate tax deduction, a portion of the income received is tax-free. Also, if appreciated assets are donated, a portion of the tax due on its increased value (gain) is avoided. The balance of the capital gains tax that is due is spread out over the life of the person receiving the income.

Personal Need: A donor wants to make a gift to the Church but needs money to supplement income or would like to help a loved one financially.

Solution: A donor and the Catholic Community Foundation enter into a charitable gift annuity agreement.

Benefits:

- Fixed payments for life
- Partly tax-free income for donor or loved one(s)
- If using appreciated assets, capital gains due are reduced and spread out over life
- Rates by age—rates are higher for older annuitants
- Charitable tax deduction

Charitable Remainder Trust

A donor establishes a charitable remainder trust with cash or property, and the trust makes payments for life, lifetimes or a term of years. What is left in the trust after income obligations are fulfilled goes to the Church or Catholic ministry program of the donor's choice.

One way to distinguish between a charitable gift annuity and a charitable remainder trust is that a charitable remainder trust can receive a more diverse portfolio of assets and allows for more options than a charitable gift annuity.

Planned Giving Cultivation and Solicitation Plan

- Develop list of best planned gift prospects. See Identifying Planned Gift Prospects on page 23.
- Develop a communications plan to market to your best planned gift prospects. See Planned Giving Communication Plan on page 19.
- Using the best planned gift prospect list, select the top 10 to 20 percent to personally solicit for a bequest commitment.
 - ✓ Ask committee, board members and other leadership to make contacts for visits to request a bequest commitment.
 - ✓ Provide an outline and script for the visit. See Planned Giving Visit Outline on page 24.
 - ✓ Provide materials during the meeting such as the Attorney Guide on pages 14-17, a planned giving brochure (contact the Catholic Community Foundation for a brochure template) and a Planned Gift Disclosure Form on page 10.
 - ✓ Follow up the visit with notes thanking prospects for their time.
- Commit to having a Legacy Society that recognizes all planned gifts to your organization. See Planned Giving Legacy Society Program on page 20.
- Develop strategies to keep in touch with planned gift donors.
 - ✓ Meet personally with as many planned gift donors as possible on an annual basis; ask the committee, board and leadership to be involved.
 - ✓ Provide an update on the parish.
 - ✓ Thank the donors for their commitment.
 - ✓ If it is not possible to meet, send an annual letter that provides the information that would have been presented in a face-to-face meeting (update and thank you). Make sure the letters are personally signed.
 - ✓ Send letter or other communication—such as e-mail—about current topics as they arise.
 - ✓ Send cards on birthdays, anniversaries and other special occasions.

Planned Giving Leadership

Identifying Planned Giving Program Leadership

The following criteria are important as you consider leadership for your planned giving program:

- Spiritual motivation: It is important that members be people of prayer who are primarily focused on the parishioners' relationships with God, not on the needs of the parish.
- Examples as Christian steward: Seek members who already are personally committed to stewardship as a way of life.
- Appreciation for where planned giving can take the parish: Individuals should be enthusiastic about educating and advancing planned giving.

- Personal qualities that contribute to success: Look for people who are accountable, persistent, optimistic, organized, patient and creative.
- Professional training and experience: Some examples are attorneys, financial advisors, certified public accountants and/or bank trust officers.

If the ministry does not appoint a planned giving committee, it should consider identifying two people to implement the process. One takes the lead role and the second person takes over at the end of a two-year term. This will provide consistency and proper succession planning.

Forming a Planned Giving Committee

1. Brainstorm potential committee members.
 - Estate planning attorneys, accountants, financial advisors, fundraising professionals, marketing/communications specialists and/or donors. Keep in mind the committee member's role is to promote planned giving.
 - Personal business contact and promotion should not be a benefit of membership on the committee.
2. Adopt a committee job description. See Planned Giving Committee Job Description below.
3. Schedule meetings to be held three to four times a year.
4. Develop and implement all aspects of the planned giving program such as marketing, record-keeping and stewardship.

Planned Giving Committee Member Job Description

1. Serve as an ambassador to encourage planned gifts to secure the financial future of the parish, school and/or an agency, the local Catholic community and the Catholic faith.
2. Advise and assist staff on marketing, donor solicitation and a stewardship plan to promote planned giving to the parish, school and/or an agency and the broader Catholic community.
3. Attend three committee meetings and attend planned giving informational sessions hosted by the parish, school and/or an agency.
4. Make a planned gift.

Contact Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, to discuss more options for your Planned Giving Committee.

Personal Need: A donor contributes an appreciated asset (stock, mutual fund shares or real estate) that produces little or no income and turns it into a productive asset without paying capital gains tax on the sale of the asset. A donor has a combination of assets and planning goals and objectives that require a technique with greater flexibility.

Solution: A donor contributes appreciated assets to a charitable remainder trust that will sell the property tax-free and then make payments for life or a term of years.

Benefits:

- Bypass gain
- Increased income for donor or loved one(s)
- Charitable tax deduction

Charitable Lead Trust

A donor establishes a charitable lead trust with cash, stock or other property and the trust makes payments for a specified period of time to the Church and/or a Catholic ministry program of the donor's choice. After the period of time, what remains in the trust is distributed to the donor's loved one(s).

Personal Need: A donor wants to make a gift to the Church for a period of time and pay as little gift or estate tax as possible.

Solution: A donor contributes assets to a charitable lead trust that will make payments to the Church for a specified period of time and then distribute the assets to the donor's family or return the assets to the donor.

Benefits:

- Pass appreciation of assets to family
- Gift or estate tax deduction

Assets to Consider for Donation

- Cash
- Stock
- Mutual fund shares
- Bonds
- Retirement plan assets
- Life insurance
- Real estate such as land, building or home
- Other property such as a collection or artwork

Each asset has benefits and unique attributes for charitable giving. To discuss how to donate assets, make an outright gift or fund a planned gift, please contact Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

Planned Giving Program Messages

1. Include a statement in all printed materials requesting donors make a bequest commitment. Consider a location that will catch their attention—perhaps across the bottom of letterhead or in a prominent spot in the bulletin or newsletter.

Examples:

Please remember the Church in your will or trust.

Please consider a gift to the parish, school or ministry program through your will or trust.

2. Include a statement with a check box, where appropriate, requesting that individuals disclose their existing gift plan. Also include a statement with a check box that allows people to request information about bequests and planned giving.

Examples:

I have included the Church in my will or trust.

I would like more information about how to include the Church in my will or trust.

Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation Inc., is available as a resource to assist you or field questions from you or parishioners. Please contact Ellen at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

3. Include planned giving statements in bulletins, newsletters or other appropriate communications material. The text below can be inserted into a bulletin and/or newsletter. Consider monthly, bimonthly or quarterly inserts. Also consider repeating inserts.

New Year's Day

Consider planning your legacy as you begin the year. By remembering the Church in your will or through a planned gift, you are an eternal steward. To learn more about how to leave a legacy to the Church, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation,

at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Ash Wednesday

Ash Wednesday leaves us each with a visible reminder of our faith. By remembering the Church in your will or trust or by giving a planned gift, you leave a tangible reminder of your commitment. To learn more, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Lenten Season

Consider a gift to the Church through your will or a planned gift to more deeply express your commitment to our faith. To learn more, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

The Lenten season brings us closer to our faith as we seek to live the life Christ modeled. A gift through your will or a planned gift expresses your commitment to the Church. To discuss available options, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

As we demonstrate our devotion to God this Lenten season, we are reminded to be stewards of our faith. By providing a gift through your will or a planned gift, you leave a sign of your commitment to continue the good work of the Church. To discuss how you can make a gift to the Church, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Planned Giving Legacy Society Program

A Legacy Society is a group of individuals who have included the Church—parish, school, agency or archdiocese—in their will or provided another type of planned gift. Planned gifts include charitable provisions made through wills and trusts as well as gifts of insurance policies, retirement plans, charitable gift annuities and other special arrangements.

Establishing a society recognizes donors and encourages others to remember the Church in their estate plans. Gifts may be made to a parish, school, favorite Catholic agency, the Catholic Community Foundation or the Archdiocese of Indianapolis. Gifts also can be added to an existing endowment to benefit a beloved cause or to establish an endowment in someone's honor or memory.

Implementing a Legacy Society:

1. Select a name for your Legacy Society. Please name the group with Legacy Society as the last two words. For example, at St. Christopher Catholic Church the name might be *St. Christopher Legacy Society*.
2. Develop a short list of benefits for Legacy Society members. Examples of benefits:
 - Invitation to an exclusive annual social event at the pastor or parish life coordinator's home
 - Listed as a member of the St. Christopher Legacy Society in appropriate printed materials
 - Recognition at an annual, well-attended event. Please keep in mind, some people will want to remain anonymous and their wishes should be honored.
3. Announce the establishment of the Legacy Society in all regular communications and provide information on the planned giving bulletin board or other permanent space. Include the definition of a Legacy Society—the first paragraph on this page—and list the benefits of being in the society.
4. Consider holding an annual, intimate social gathering to bring the group together such as a Mass and reception at a special location.
5. Recognize your Legacy Society members at a regularly scheduled event at your organization such as Mass, annual meeting or another well-attended gathering. They could be recognized individually, listed in a program or asked to stand at the event.
6. List Legacy Society members on your organization's website, on a bulletin board or another prominent location. Update the list as often as possible to make sure it captures all documented gifts.
7. Communicate stories of bequests and commitments that have impacted your parish, school or agency. When a gift is received through a bequest or other planned gift, include the story in printed materials, on the website, and on the bulletin board or prominent space identified for planned giving information. Include information about how the gift will be used.
8. Make sure there is a completed Planned Gift Disclosure Form found on page 10 for each Legacy Society member. Keep it in an electronic or a hard copy file.

Planned Giving Communication Plan

Target Audience	Communication Methods	Frequency
Donors age 65+ who have made annual gifts for three or more years and major donors age 60+	Planned giving mailing—postcard, newsletter or letter	2-3 times a year
	Planned giving e-mail message	2-3 times a year
	Planned giving information session	1-2 times a year
	Letter to request bequest commitment	Annually
	Personal visits with top prospects to request bequest commitment or offer update on parish or program	1-2 times a year
Key volunteers and leadership	Planned giving mailing	2-3 times a year
	Planned giving information session	1-2 times a year
	Letter/or personal visits to request bequest commitment	Annually
All prospective donors (parishioners, volunteers, etc.)	Include planned giving topics and invitations to information sessions in organization communications (newsletter, bulletin, etc.)	Monthly
	Add “Please remember the Church in your will or trust” to the bottom of all print materials such as letterhead, newsletters and/or bulletins.	As often as possible
Legacy Society Members	Planned giving mailing	2-3 times a year
	Planned giving information session	1-2 times a year
	Mass and reception	Annually
	Thank you—Pastor, PLC or Church leader	Annually

Easter

Give the gift of joy this Easter season. Please consider a gift to the Church through your will or a planned gift to provide lasting support for God's work through the Church. To discuss available options, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Thanksgiving

At this time of year, we give thanks for our God-given blessings. A gift through your will or a planned gift expresses your gratitude for your faith and the Church community. To discuss available giving options, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Advent

The spirit of giving is most evident during the Advent season. Consider a gift to the Church through your will or a planned gift. Please contact Ellen Brunner, director of planned giving, at the Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Christmas

During this most holy season, rejoice in the birth of our Lord and Savior, Jesus Christ. As stewards of our faith, continue his good work on earth by considering a gift through your will or a planned gift in support of our Church. Please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Ordinary Time

Make a gift that continues the God-given gifts you receive and give during your lifetime. A gift through your will or other planned gift creates a perpetual legacy of support. Consider supporting the parish, school and/or agency of the Archdiocese of Indianapolis. Please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Memorialize a loved one with a gift to support your Catholic faith by making a contribution to an endowment or by providing an outright gift in support of the parish, school and/or agency of the Archdiocese of Indianapolis. Please contact Ellen Brunner, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Your support makes a difference in the life of our Church. Consider a gift of stock, insurance, real estate, retirement plan or cash to ensure the financial health of Catholic ministry programs. Please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

If you are interested in supporting your Catholic faith while receiving annual income for the rest of your life and a charitable tax deduction, please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, for a confidential conversation.

Annual Bequest Letter

Date

Names(s)

Address

City, State Zip

Dear Salutation:

A will is an important legal document that details how to distribute your belongings. By having a will, you leave a guide for loved ones that conveys your wishes. If you do not have a will, the court will determine how your belongings should be distributed. You are encouraged to take the time to do this important planning. Regardless of the size of your estate, you should have a will.

You may have noticed the messages in our parish newsletter and bulletin announcements in which you were invited to consider a gift to the parish, school, ministry or Church program through your will. After you have taken care of your loved ones, I invite you to consider a gift to our parish, parish school or endowment.

Enclosed you will find an informational brochure. If you have any questions about estate planning or how to make a gift, please contact our office or Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

If you already have included the Church in your will, thank you for your generous commitment. Your gift will have a lasting effect on our faith community. Also, enclosed is a form you can fill out to make us aware of your gift. Please know that your contribution will be kept confidential if you wish to remain anonymous.

Thank you for your consideration and may God bless you.

Sincerely,

Pastor/PLC/Deacon

Enclosure

**Please alter
letter to reflect
your ministry
programs.**

Next Steps: Growing a Planned Giving Program

Once a basic Level 1 planned giving program is established, parishes, schools and agencies can elevate the program and expand its reach. Fundraising and cultivation activities can emphasize a broader array of techniques such as charitable gift annuities and other types of gifts, using a variety of assets. Keep in mind that offering more complex gift options is not necessary to have a successful planned giving program.

Level 2: Committee Members and Legacy Society

- Step 1: Establish a Level 1 program.
- Step 2: Appoint one to two planned giving members to serve on the Stewardship Committee or other appropriate committee. Incorporate planned giving topics into meeting agenda two to three times a year.
- Step 3: With committee assistance, implement a communications plan, promote planned giving sessions, and monitor and enhance program. See Planned Giving Communication Plan on page 19.
- Step 4: Develop a Legacy Society (e.g., the St. John Legacy Society or St. Elizabeth Catholic Agency Legacy Society). See Planned Giving Legacy Society Program on page 20.

Level 3: Planned Giving Committee and Donor/Prospect Visits

- Step 1: Establish a Level 2 program.
- Step 2: Create a planned giving committee of four to six individuals as a subcommittee of the Level 2 committee or as a stand-alone committee. See Planned Giving Leadership and Planned Giving Committee Member Job Description on page 21.
- Step 3: Market other types of planned giving vehicles, such as charitable gift annuities and charitable trusts, as well as gifts of different types of assets. See Planned Giving Defined on page 5.
- Step 4: Develop an annual cultivation and gift solicitation plan for planned gift donors and prospects. See Planned Giving Cultivation and Gift Solicitation Plan on page 22. Use planned giving committee and staff to visit donors and solicit planned gift commitments. See Identifying Planned Giving Prospects on page 23 and Planned Giving Visit Outline on page 24.

The archdiocesan Catholic Community Foundation is available to provide assistance. Contact Ellen Brunner, director of planned giving, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

Suggested Language of Stipends and for Masses in Wills

There are a number of suitable ways to provide bequests for Masses in wills in Indiana. A bequest may be made to a particular priest, a particular parish or the pastor of a particular parish. The bequest may specify the particular person or persons for whom the Masses are to be offered or the bequest may be expressed in general terms. If no particular person is specified in the bequest, the Masses will be offered for the testator.

It is anticipated that bequests for Masses will be in modest amounts. A bequest for Masses to a particular priest (as in Example E. below) in an amount exceeding \$100 will possibly incur an Indiana inheritance tax at the rate of 10 percent, depending on how the county assessor in the particular county interprets the Indiana inheritance tax law. Bequests for Masses in reasonable amounts generally are considered to be exempt under the federal estate tax.

The following are acceptable examples of bequests for Masses:

- A. **I BEQUEATH** \$100 to PARISH NAME, for Masses.
- B. **I BEQUEATH** \$100 to PARISH NAME, for Masses for the repose of my soul.
- C. **I BEQUEATH** \$100 to PARISH NAME, Masses for my parents, John and Mary Smith.
- D. **I BEQUEATH** \$100 to the pastor of PARISH NAME, for Masses for the repose of the souls of my parents, John and Mary Smith.
- E. **I BEQUEATH** \$100 to PASTOR'S NAME for Masses.

Planned Gift Disclosure Form

Please return the completed form to Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at 1400 N. Meridian St., Indianapolis 46202-2367. Also please keep a copy for the parish, school or agency records.

Your information will be kept confidential. Thank you!

I/We would like to inform you that I/we have provided a gift to the Church in my/our estate plan.

Name: _____

Birth date: _____

Spouse: _____

Birth date: _____

Home address: _____

Phone number: _____

E-mail: _____

Type of gift commitment (bequest, trust): _____

Gift amount: _____

Gift designation (parish, school, and/or agency name): _____

I/We would like for my/our gift to be used for the following purposes:

I/We give permission to be publicly acknowledged in written materials.

Please circle one. Yes No

I/We prefer to remain anonymous.

Please circle one. Yes No

I/We would like my name to be spelled in materials as:

I/We would like my gift to be in memory or in honor of:

Details of your gift will be kept confidential. If you choose to remain anonymous, we will honor your wishes.

Thank you for your generous commitment!

Planned Gift Contact

When your parish, school or agency office is contacted about a gift, please keep in mind these helpful tips.

1. If the contact is someone interested in making a planned gift:
 - a. Thank the person.
 - b. Listen to preliminary ideas and take notes.
 - c. Ask whether or not the person has a professional advisor (attorney, financial planner, accountant, and so on) and note the names provided and in what city the attorney or advisor is located.
 - d. Ask for the donor's contact information such as e-mail address, home and work phone numbers, mailing address and full name(s) for follow-up purposes.
 - e. Offer to contact the Church staff member or volunteer working exclusively with planned gifts to discuss options available for making a gift. See the Archdiocesan Planned Giving Council and Professional Advisors Group provided by the Catholic Community Foundation.
 - f. Contact Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.
2. If the contact is to inform the Church that the donor already has a gift planned:
 - a. Thank the person.
 - b. While talking to the donor, confidentially record the details learned:
 - Type of assets donated (cash, stock, bonds, mutual fund shares, retirement plan assets and/or real estate)
 - Type of gift (bequest, trust and the type of trust; see Planned Giving Defined on page 5.)
 - Timing of gift (during life, at death, at death of loved one(s))
 - What the gift will support: parish, agency, school or other.
 - c. Ask whether the donor is comfortable with being recognized for the gift.
 - If not, ensure that the gift and gift details will be kept confidential. However, share that by offering details about the gift, the Church is better able to fully meet the donor's expectations.
 - If the donor agrees to be listed, the Church would like to recognize the commitment publicly. If your parish, school or agency has a Legacy Society, invite the donor to become a member.
 - d. Ask the person for contact information:
 - Record full name(s), e-mail address, work and home phone numbers, mailing addresses and name of professional advisor(s) for follow-up purposes.
 - Let the donor know that you will contact the Church's Planned Giving Office about the donor's gift plan and will keep all information confidential.
 - e. To discuss the next steps and obtain gift planning information, please contact Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

UNRESTRICTED GIFT TO FOUNDATION

I BEQUEATH the sum of \$ _____ **to the Catholic Community Foundation, Inc.,**
for the religious and charitable purposes of the Foundation.

BEQUEST TO PARTICULAR ENDOWMENT FUND OF FOUNDATION

I BEQUEATH the sum of \$ _____ **to the Catholic Community Foundation, Inc.,**
for the (school) or (parish) or (other) endowment fund.

**BEQUEST TO A PARISH, SCHOOL, AGENCY OR
THE ARCHDIOCESE OF INDIANAPOLIS**

I BEQUEATH to ENTER CATHOLIC ENTITY'S LEGAL NAME the sum of
\$ _____ **(add items 1, 2 or 3 below).**

- (1) to be used for its religious, charitable or educational purposes.
- (2) to be used for the religious, charitable or educational purposes of the
(insert name of parish or other archdiocesan agency or entity) or if no
longer in existence, then as Archbishop might decide.
- (3) to be used for (state specific purpose, e.g., education of students for the
priesthood, clergy or lay retirement programs, etc.) or if not possible then
as Archbishop might decide.

RESIDUE TO PARISH, AGENCY OR ARCHDIOCESE

RESIDUE TO A PARISH

I DEVISE AND BEQUEATH the entire residue of my estate to the Roman Catholic Archdiocese of
Indianapolis for the use and benefit of (parish) in (town, state) for religious and charitable purposes.

RESIDUE TO OTHER CATHOLIC ENTITY

I DEVISE AND BEQUEATH the entire residue of my estate to ENTER CATHOLIC ENTITY'S
LEGAL NAME for its religious and charitable purposes.

SPLIT RESIDUE CLAUSES

I DEVISE AND BEQUEATH the entire residue of my estate as follows:

- (1) _____ percent thereof to the Roman Catholic Archdiocese of
Indianapolis for its religious and charitable purposes and,
- (2) _____ percent thereof to the following members of my family
_____.

Endowment Funds

The Catholic Community Foundation holds more than 383 endowment funds benefiting parishes, schools and ministry agencies.

Numerous unrestricted endowments for parishes, schools and agencies have been established. In addition to gifts to existing endowment funds, a donor may elect to establish a new endowment fund with a minimum gift of \$5,000 in honor or memory of a loved one.

Donor-Advised Funds

The Catholic Community Foundation also offers donor-advised funds. A donor-advised fund is a charitable giving vehicle administered and created for the purpose of managing charitable donations. It is an easy-to-create, flexible vehicle for charitable giving.

After establishing the fund, donors make recommendations to the Catholic Community Foundation about which charities should receive gifts from their fund and gifts are provided to charities on an annual basis.

Charitable Gift Planning Support Provided

In addition to receiving outright gifts during life and testamentary legacies, the foundation also may accept and arrange for gifts-in-kind, deferred giving plans, charitable remainder trusts and charitable lead trusts. The foundation also offers a charitable gift annuity program.

Below are a few points to keep in mind:

1. The Catholic Community Foundation offers a charitable gift annuity program, providing annual income to the donor or a person of the donor's choosing immediately, at a future point in time or for a period of time. Rates for charitable gift annuities typically are 5 percent and higher, depending on the age of the person receiving the income and/or the length of the income obligation. The older the person is, the higher the rate.
2. The Catholic Community Foundation does not typically serve as trustee for charitable trusts. However, under certain circumstances, the foundation will consider serving in that role.
3. The Catholic Community Foundation is pleased to offer consultation to donors and their advisors regarding planned giving techniques suitable for a donor's philanthropic objectives and goals. The foundation staff is available to generate illustrations that describe giving techniques and their benefit to the donor and/or a loved one.

The following forms are offered to attorneys for drafting wills of donors who want to make simple, outright bequests. A donor's parish, school, ministry agency and/or the Catholic Community Foundation are all available options for gift designation.

Bequest Donor Mass and Reception Plan and Agenda

Reception Plan

- Schedule a date and time for the event.
- Secure pastor for the Mass and reserve space for a reception. The event will last about 2 to 2½ hours.
- Please keep in mind that some parishioners may have difficulty driving in the dark. You may want to consider asking volunteers to drive invitees to and from the gathering.
- Arrange for food and drinks. If the budget does not allow for refreshments, ask a parish group to host the event.
- Secure a sound system for the reception.
- Send invitations to all bequest donors and their families six weeks prior to the Mass and reception.

Agenda

- I. Be ready to receive people 20 minutes before the start of the event.
- II. Greet donors and guests as they arrive.
 - Provide nametags for all attendees at a check-in table. Have a sign-in sheet for attendees to record name, mailing address, phone number and e-mail address.
 - Allow 20 minutes prior to start time.
- III. Record those in attendance for tracking and follow-up purposes.

- IV. Celebrate Mass.
 - Allow for 45 to 60 minutes.
 - In closing remarks, please remind guests where to go for the reception and the program that follows.
- V. Set aside time for guests to mingle and enjoy refreshments.
 - Allow 15 minutes.
- VI. Begin a short program led by the pastor, deacon, parish life coordinator or lay leader.
 - Thank donors for their bequest commitment and touch on the importance of their generous gifts.
 - Provide an update about the organization.
 - Inform the group about organizational priorities and plans.
 - Recognize each person individually or refer to a printed piece that includes a list of all bequest donors. Remember to leave off those who wish to remain anonymous. You may want to list the number of anonymous donors.
 - Thank donors again for their generosity.

Follow-up

For persons unable to attend, send a brief handwritten note thanking them for their gift and acknowledging that they were missed at the event.

Bequest Information Session Plan and Agenda

Plan

- Secure a presenter. Contact the Catholic Community Foundation for the Planned Giving Council and Professional Advisor Group listing volunteer presenters.
- Reserve a meeting space for 1½ hours.
- Consider a mid-morning or lunch presentation. Keep the session to one hour.
- Plan refreshments.
- Secure a sound system and other media needs for the presentation.
- Announce presentation in all regular communications, at Mass and/or other gatherings four to six weeks prior to the presentation date. Include a phone number or e-mail address on the response cards/forms.
- Mail invitations six weeks in advance. Invite the most consistent annual donors, major donors and those who are age 50 and above.
- Prepare session packets that include a planned giving brochure (contact Catholic Community Foundation to get template), attorney packet (see Attorney Guide on pages 14-17), copies of the presentation and a contact person to answer questions. Example: Please contact Ellen Brunner, director of planned giving, Catholic Community Foundation, at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427.

Please note: Consider combining a bequest information session with a funeral planning session. Combining the two sessions increases attendance. A parish and/or school also may want to invite a local funeral director to the information session.

Agenda

- I. Be ready to receive people 20 minutes before the start of the event.
- II. Greet donors and guests as they arrive.
 - Provide nametags for all attendees at a check-in table. Have a sign-in sheet for attendees to record name, mailing address, phone number and e-mail address.
 - Allow 20 minutes prior to start time.
- III. Record those in attendance for tracking and follow-up purposes.
- IV. Opening prayer.
 - Allow five minutes.
- V. Welcome and introduction of presenter—parish leader.
 - Allow five minutes.
- VI. Professional advisor presentation.
 - Allow 60 minutes.
- VII. Question and answer period. This time can be part of the professional advisor presentation.
 - Allow 15 minutes.
- VIII. Closing prayer and thanks.
 - Allow five minutes.

Information Session Follow-up

- Send follow-up notes to each event attendee.
- Invite parishioners to contact the office for more information. Feel free to contact the attendees. or forward their names to Ellen Brunner, director of planned giving, Archdiocese of Indianapolis, Catholic Community Foundation, for a confidential conversation. Ellen's contact information is 317-236-1427, 800-382-9836, ext. 1427 or ebrunner@archindy.org.
- For those who respond but do not attend, please consider mailing a materials packet with a note.
- Make sure attendees are included on all planned giving or bequest mailing lists.

An Attorney's Guide to Will Provisions for Catholic Clients in Central and Southern Indiana

Dear Counsel:

Your Catholic clients may wish to support a Catholic parish, school or ministry agency or the Archdiocese of Indianapolis through the Catholic Community Foundation, Inc. Perhaps they are interested in setting up an endowment, a donor-advised fund or would like to establish a charitable gift annuity or charitable trust. This guide is offered for your information regarding the appropriate language for bequest gifts as well as support offered by the Catholic Community Foundation, Inc.

The Catholic Community Foundation was incorporated in 1987 by the Roman Catholic Archdiocese of Indianapolis as an umbrella organization to provide professional management for individual endowment funds established for the benefit of Catholic organizations. The foundation is organized as a wholly tax exempt organization under the rules prescribed by the Internal Revenue Service and the Indiana Department of Revenue.

Gifts may be made to the foundation's general funds or to various endowments for religious, charitable and educational purposes. The principal of these funds remains untouched while earnings are used to help meet the growing financial needs of individual parishes, schools, ministry agencies and institutions throughout central and southern Indiana.

Donors also may elect to establish an endowment in their name or the name of a loved one that supports a parish, agency or program of their choosing. The Catholic Community Foundation also offers a donor-advised fund program whereby donors provide recommendations for organizations they would like the fund to benefit each year. I would be happy to explore the many opportunities available for those interested in providing philanthropic support to the Church.

Thank you for addressing your clients' philanthropic interests by providing them with the guidance and planning necessary to accomplish their charitable goals and objectives. Please do not hesitate to contact me at ebrunner@archindy.org, 317-236-1427 or 800-382-9836, ext. 1427, if I may be of assistance.

Thank you for your consideration.

Sincerely,



Ellen M. Brunner
Director of Planned Giving
Archdiocese of Indianapolis
Catholic Community Foundation, Inc.
1400 N. Meridian Street
Indianapolis, Indiana 46202-2367

PS: Please visit www.archindy.org/ccf/plannedgiving to view planned giving materials.

