



Beyond the Ask: Cultivating Legacy Through Values-Based Planning

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Leave 10 is a regional movement to build better communities by educating, inspiring and encouraging individuals to aspire to leave at their life's end at least 10% of their assets to the charities of their choice.

Session objectives

- The legacy disconnect
- Obstacles and how to overcome them
- Values-based discussion
- Q&A

The legacy disconnect

- More than 65% of Americans give¹
- Only 9% include charities in their estate plans²
- Fewer than 9.5% who give at least \$500 annually have a charitable gift in their estate plan³
- 90% of net worth is held in non-cash assets but only 2% is given to charity³

Why is there a disconnect?

- Most think it is a conversation about death and taxes
- Most don't want to think about it just give it to the family
- Those who do make legacy gifts tend not to tell anybody



Why is there a disconnect?

- Intimidating, unfamiliar words
- Misperceptions of cost
- Estate plans are rarely aligned with values and goals

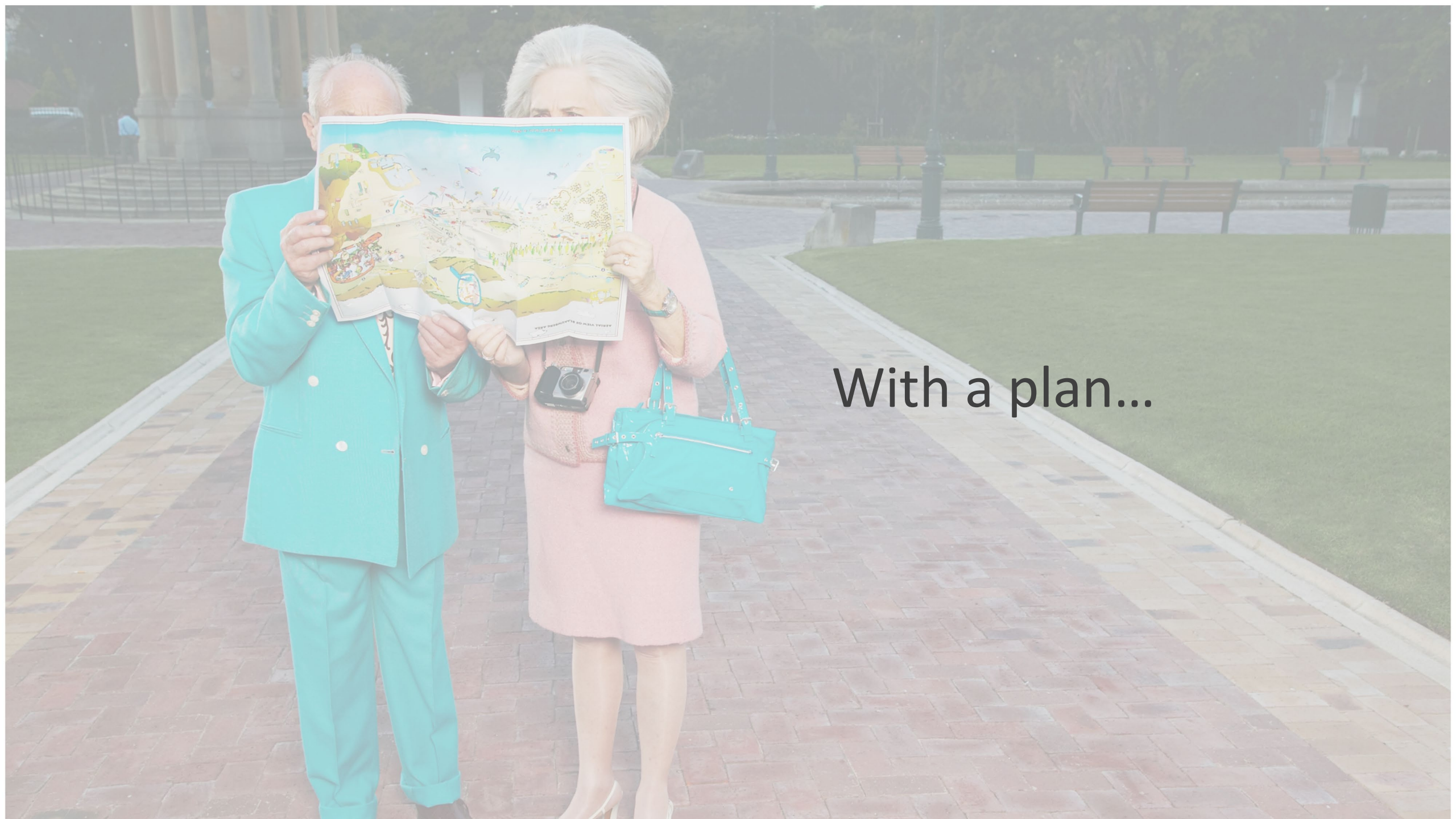


Death denial is real

- Fear of death is relevant in all cultures
- In the US, it is even more difficult to talk about and celebrate death
- Legacy giving offers a positive way to overcome the fear of death

How do Attitudes Change?

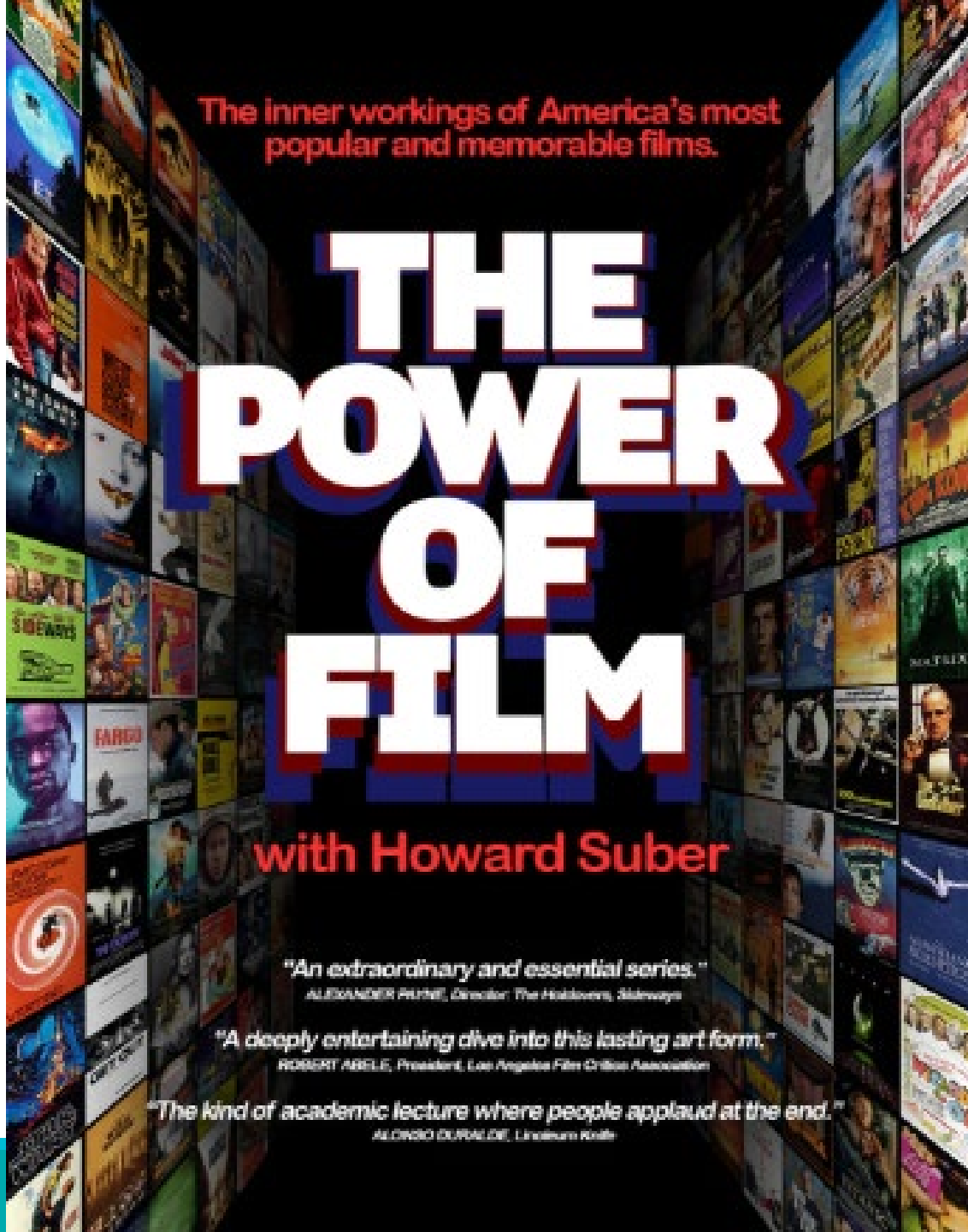
- New ideas
- Leave 10 concept and approach can change the conversation
- Understanding that community is one of our heirs
- Focus on the positives of planning and the power of choices



With a plan...

Accentuate the positive

- People like having choices
- People like having control



“Think of Fate as something that is out of your control, while Destiny is something that you can control through your choices and actions.”

Different strokes for different folks

- Silent Generation – *“It’s up to the family”*
- Baby Boomer – *Strategic, likes choices and control*
- Gen X and younger – *Care about values, less need to support family, more aware of choices*

Introducing values-based planning - The value of money

Money has no real positive value unless deployed to accomplish good

Wealth is merely the *means* to attain a vision of an independent, happy and meaningful life

Traditional estate planning

- Identification of testator/testatrix
- Revocation
- Identification of family
- Payment of taxes
- Property to trustee
- Distribution of property
- Special gifts
- Debts
- Expenses and taxes
- Residue and alternate residue
- Payments and holdings for minors
- Trusts
- Power to sell or hold
- Powers of executor
- Investments
- Payments to charities
- Distribution in kind
- Real estate
- Settlement of claims
- Exculpatory provision
- Professional advisor
- Agency
- Exoneration
- Limiting interest of spouses of beneficiaries
- Trustee of executor compensation
- Guardians of children
- Non-contestability of bequests
- Signature
- Witnesses

WILL THIS BE YOUR LAST MESSAGE?

“A successful 100-year family isn’t necessarily a selfish group of consumers of excessive luxury goods, but can be a socially responsible entity, using vast resources in a responsible way to make a difference in the world.”

- Dr. Dennis Jaffe, “Lessons Learned from 100-Year Businesses”

Values-based planning cycle

THE WHY: PEOPLE & FUNCTION

- Lessons and observations
- Struggles and opportunities
- Progress
- New circumstances
- Adjustments



- Who we are
- Where we are
- Where we want to be
- What is the impact and meaning we desire for our wealth

THE HOWS: TOOLS & FORM

- Documents
- Plans
- Choice of advisors, trustees and institution partners

- Strategies, tools and techniques to help achieve goals

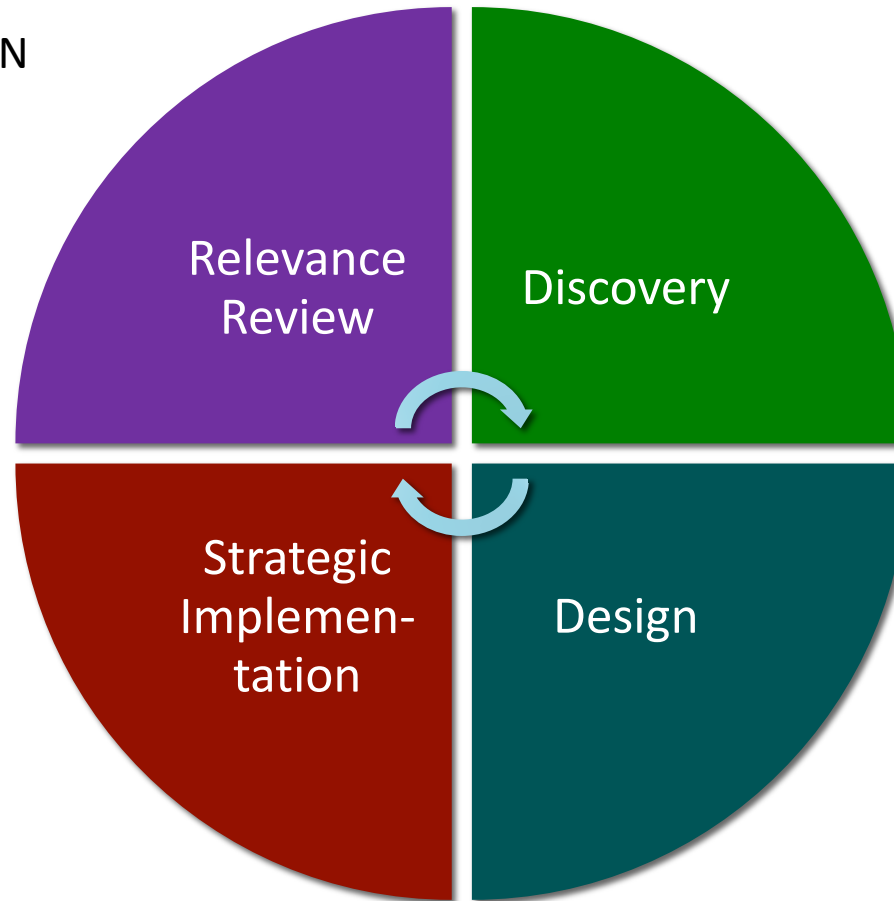
Values-based planning outputs

THE WHY: PEOPLE & FUNCTION

- Periodic meetings and evaluations
- Adjustments, amendments or new documents

THE HOWS: TOOLS & FORM

- Signed Documents
- Map of entire plan
- Maintenance and review plan



- Statement of Values and Objectives
- Vision Statement for Wealth
- Legacy Letter/Ethical Will
- Statement of Trust Purpose
- Statement of Donor Intent
- Family Meeting

- Wills, Trusts, POA
- Limited Liability Company
- CRT, CLT, CGA, DAF
- Private Foundation
- GST Trust, IDIT, ILITs
- Etc.

Values-based planning crystallizes how the estate plan can support:

- A family's core values
- Essential opportunities to launch heirs into productive lives
- Flourishing, responsible and resilient heirs
- Family harmony and cross-generational engagement
- A strong and vibrant community
- A positive and enduring impact on the lives of others

Contributes to deep satisfaction and peace of mind about the legacy you plan to leave and how you will be remembered



Questions?

Leave 10

Nonprofit toolkit – www.leave10.org/toolkit/

Professional advisors toolkit – www.leave10.org/for-professional-advisors/toolkit/

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