

Turning Conversations About Bequests into Major Gifts

NWPGRT Conference
September 24, 2026

Hal J. Abrams, J.D., LL.M.
Planned Giving Consultant

HalJAbramsPlannedGivingConsultant.com | 541.543.3989

Bequest Society Donors are your best donors

- They have already done the hard part - committed the money to your organization;
- You just want them to see the fruits of their philanthropy AND get some tax and income benefits;

Let's Talk About Death: Why...

- It is on their mind;
- Intimate discussion greatly strengthens the intimacy of your relationship;
- It is the BEST donor qualifying question to determine their **affinity!**

Let's Talk About Death

How...

You remind me of a conversation that I just had with another donor

- Would you like to continue your giving/impact after your lifetime by setting up an endowment now or through your will;
- Do you want your children to also be philanthropic/involved with their community?
- What do you want your children to inherit?
- Are you eligible to be a member of the legacy society?

Use Them or Lose Them

- *50% of donors change a charitable beneficiary in the last five years of their lifetime;
- We can't track the one's who don't tell us;
- Bequest societies allow us to track, thank, and inspire estate donors
- *Annual giving increases by 75% after join bequest society
*Russell James statistic

Creating and Promoting a Bequest Society

What are the benefits:

Be treated as an insider:

- with a written update by leadership,
- invitation to a special event each year (combine w annual giving event),
 - receive a special newsletter,
- additional personal attention (offer of coffee from a staff member)

How to Promote:

- running count in every communication
 - bequest donor feature/quotes
 - offer charitable giving seminar

Legacy Match Program

Bequest Society members are your best Major Gift donors



Sharing the (typically unused) benefits to save more taxes and increase income

- Share ideas of how donors can LEVERAGE their current estate plans to better address their personal needs;
- Donors give more AFTER their personal needs are addressed;
- Gift planner gets to/needs to learn of the donor's assets to be able to share these great ideas (ie. qualify the donor).

***Ultimate goal is to have a “seat at the table”
to share great ideas***



Approach:

“Because you have charity included in your estate, you have a golden opportunity (ticket) to save taxes or increase income NOW”

“Your situation reminds me of some other donors that we have helped.”

Goal:

Demonstrate that you have great ideas and should have a place at the Advising Table

Example no. 1

Bequest society member, age 80, gives annually, but is not willing to make a major gift now because they are concerned that they won't have enough income for retirement and will outlive their assets. They regularly move their cash from one Certificate of Deposit (CD) to another to get the best interest rates.

A Toy Chest of Ideas



Ideas:

Charitable Gift Annuity or Charitable remainder trust
pays income for lifetime up to two spouses

\$500,000 example:

CGA or CRAT pays \$40,500/year & gives a \$222k deduction

Will gives \$0 tax deduction, uncertain CD payments

Fancier ideas: NIMCRUT, DCGA

Result of a Major GIFT

Donor gives more now, because they do not need this “extra” income now, but are glad they will receive it for their lifetime in case they need the money later;

Donor realizes that they have more than enough money for their personal needs

After learning about their cash, stock or retirement plans, you suggest gifts of stock and IRAs

Approach:

“Your situation reminds me of another donor we (a colleague) recently helped increase their income”

“Did you know there are ways to increase your income based on your plans to support charity in your will?”

“Have you ever heard of a charitable gift annuity?”

“Donors never again have to worry about shopping for higher interest rates”

CGA's pay 5.7% for age 70, 8.1% for age 80, 10.1% for age 90

CRAT can pay more for the 70 year old, CRUT allows them to receive a “variable” annuity to keep pace with inflation

Measuring “gold mining” Success:

Were you able to have an “intimate” conversation about the goals and financial needs of the donor?

Did you learn more about the donor’s assets:

- cash
- low dividend stocks

Did you educate the donors on options

Did you establish yourself as the source of ideas?

CASE STUDY 2:

Donor couple, age 60, not very liquid, but they will consider a gift after they sell their (business, real estate)

CRTs: A Magical Idea



Ideas:

Charitable Remainder Trust
Gift of a partial interest

Example with \$1M (\$500k ab) Property with \$30,000 net rent
donors pays \$100k Itcg taxes

6% CRUT pays you \$60k/yr + \$250k deduction - saves \$87,500, \$0 Itcg

Gift 25% partial interest - gives \$250k deduction - saves \$87,500, \$125k Itcg taxes

Result of a Major GIFT

Donor gives more now, because they do not need this "extra" income now, but are glad they will receive it for their lifetime;

Donor realizes that they have more than enough money for their personal needs;

Regardless of if PG completed, **you learn** about their real estate holdings and timing of a future sale, you now can stay in touch with them and receive a larger post-sale gift.

Approach:

“Did you know that by tying your plans to support us through your will to a particular property, you can SELL YOUR REAL ESTATE WITHOUT PAYING ANY CAPITAL GAINS TAXES”

“Your situation reminds me of another donor we (a colleague) recently helped.”

Relevant to ask about

- the net income of the property (often times, the CRT will pay more)
- value, mortgage, and entity holding the property; and
- Stock holdings (CRTs help diversify)

HalJAbramsPlannedGivingConsultant.com | 541.543.3989

Measuring Success:

Did you learn more about the donor's assets and **timing**:

- real estate
- low dividend and appreciated stocks (diversify tax-free)

Did you learn more about the donor's need for increased income and a tax deduction?

Did you educate the donors on options?

Did you establish yourself as the source of ideas?

CASE STUDY No. 3:

Donor couple, age 60, is giving a majority of their LARGE estate to their wealthy children. They are not willing to make a major gift now because they are concerned the gift will take away from the inheritance to the kids

Kids These Days



Ideas:

Build on the previous discussion about inheritance by the children

Non PG Discussion:

- How much is too much?

- involve the children with your non-profit (meet scholarship recipients, attend charity's events)

- Family/Private Foundation

- PG Discussion:

Less state and federal estate taxes

Retirement plans are worth more to charity

Wealth replacement trust/CRT

- CRT for the kids lifetime

Charitable lead trusts

•

HalJAbramsPlannedGivingConsultant.com | 541.543.3989

Ideas:

Gift and Estate Taxes

2026:

\$15M per person federal exemption (indexed for inflation) with a 40% top bracket

State income tax exemptions as low as \$1M (Oregon) and brackets as high as 35% (Washington)

Ideas:

Non-Grantor Charitable Lead Trust

Put \$2M into 20 year CLT, treated as a \$990k gift, use the CLT to pay \$100k/yr to qualified charities, after 20 years, the property will be turned over to the children with no estate tax implications.

The charitable recipient can be DAF or PF

With average 8.5% growth, \$6M goes to the children with
NO FURTHER ESTATE TAX!

Result of a Major Gift:

Learning the approximate size of the total estate helps refine the size of your major gift solicitation

CLT's make annual payments to charity

Approach:

Do you feel that your children have adequate motivation to inherit your character values that allowed you to be successful?

Are you concerned that your estate may need to sell assets that you hope your kids can inherit?

Did you know that Certain assets, like retirement plans, are worth much more to charity than your heirs

Are you concerned about estate taxes? Many people leverage their current charitable giving to reduce their estate taxes.

Are you concerned about your children immediately spending their inheritance?

HalJAbramsPlannedGivingConsultant.com | 541.543.3989

Measuring Success:

Did you learn more about the donor's charitable philosophy?

Did you learn more about the donor's net wealth, certain assets they hold and when the donor wishes their children to inherit assets?

Did you educate the donors on options

Did you establish yourself as the source of ideas?

Case Study No. 4:

Donor couple, both age 85, have put your organization in their estate plan, they don't plan to give now, but would be pleased to be counted in your campaign. They do pay considerable income taxes and wouldn't mind some additional tax savings.

Retained Life Estates - the forgotten tip!

TITLE DEED PARK PLACE	
RENT \$35.	
With 1 House	\$ 175.
With 2 Houses	500.
With 3 Houses	1100.
With 4 Houses	1300.
With HOTEL \$1500.	
Mortgage Value \$175.	
Houses cost \$200. each	
Hotels, \$200. plus 4 houses	
If a player owns ALL the Lots of any Color-Group, the rent is Doubled on Unimproved Lots in that group.	

Idea:

- Deed the inheritance of the property (and retain the life estate)
- create an agreement to clarify continuing rights and obligations, how divide the proceeds if the property is sold

Example for \$1M home

- \$550,000 income tax deduction (Mar 2026 4.6% AFR):
 - \$1M gift counted in the campaign

Result of a Major GIFT:

- Gift of the house may be much more than the donor was previously intending
 - Donors give the house outright when they later move into assisted living;
- donors may additionally test the waters with an outright gift to a designated purpose;
 - Relationship is strengthened from regular discussions about the house;

Approach:

Many estate donors are not aware that they may receive a HUGE tax deduction by simply earmarking their home to go to our charity

- Do you plan on living in your home throughout your lifetime?
 - Could you use an income tax deduction?
- Will you need the proceeds from your home if you ever move into assisted living?

Extra Credit: CGA based on a RLE

- RLE/CGA can provide income for property taxes and insurance
 - Payment usually based on a lower value
- Payment usually based on a conservative value of the peroperty

Measuring Success:

Have you better learned of the personal and philanthropic goals of the donor?

Did you learn more about their assets and their anticipated timing to sell property?

You should be better able to offer ideas at the right time to allow them to accomplish ALL their goals!

Did you establish yourself as the source of ideas?

You Want Tactics?



HalJAbramsPlannedGivingConsultant.com | 541.543.3989

TACTICS: WHO ASKS THE QUESTIONS

Usually the fundraiser, sometimes a peer, sometimes a third party planned giving professional

Thank you



HalJAbramsPlannedGivingConsultant.com | 541.543.3989