Oregon Pacific Bank

Oregon's Bank for What Matters Most.

PLANNED GIVING

A Quick Start Guide for Nonprofit Leaders

Planned giving doesn't require a full program to begin. It requires a few foundational pieces that allow you to respond when opportunities arise.

Why This Matters

Most wealth isn't held in cash. Roughly 85% sits in investments, real estate, and retirement accounts. If your organization only accepts checks, you're accessing a small fraction of what donors are able to give.

And the impact of planned gifts is significant. Bequest gifts alone are often 200 to 300 times the size of a donor's annual contribution.

Start with the Basics

Make sure your organization can clearly answer three questions:

1. **How can someone include us in their will or trust?**
    - Provide sample bequest language
    - Include your legal name + EIN
    - Clarify general vs. restricted use
2. **How can someone gift stock?**
    - Identify a brokerage partner
    - Create simple transfer instructions
    - Have a contact person ready
3. **How can someone give from a retirement account?**
    - Provide instructions for qualified charitable distributions
    - Ensure your organization's info is readily available

Know Who to Approach

Planned giving prospects are often your most loyal donors, not your largest.

Look for:

- Donors who have given consistently over 10+ years
- Volunteers, board members, or past beneficiaries
- Retirees or individuals without children
- Anyone with multiple points of engagement with your organization

Know What to Listen For

Listen for statements like:

- "I don't need all of my retirement income."
- "I've held this asset for a long time."
- "I want to leave something meaningful behind."

Watch for major life transitions:

- Retiring or preparing for retirement
- Selling a business
- Marriage or changes in family structure
- Children leaving home
- Downsizing responsibilities (such as exiting rental property management)

These moments often prompt donors to think differently about their giving. They're natural openings to explore planned giving options.

Your Role Is Simpler Than You Think

You do not need to:

- Be a tax expert
- Understand every type of gift
- Manage complex transactions

You do need to:

- Ask a few key questions
- Keep the conversation moving
- Connect the donor to the right resource

Think: "If This, Then That"

Simple gift (cash, stock, IRA) > provide instructions

Complex gift (real estate, business interest, physical asset) > involve a partner

Unsure > pause and get help before accepting

Before You Accept a Non-Cash Gift, Ask:

- What is the asset, and how is it held?
- Is there any debt associated with it?
- Has it already been listed or marketed for sale?
- How would we convert this into usable funds?

And most importantly: **what is our exit strategy?**

If you don't have clear answers, bring in a partner before moving forward.

If a Gift Isn't the Right Fit

Saying no doesn't have to damage the relationship.

Try:

"We don't have the expertise to maximize this gift the way it deserves."

"Let us connect you with a partner who can help make this work."

Acknowledge the intent. Explain the limitation. Offer a path forward.

After the Yes: Don't Forget Stewardship

Once a donor commits to a planned gift, the relationship matters more, not less.

Stay engaged. Keep them connected to your mission. Donors who include you in their estate plans often increase their current giving as well.

Build Your Team

Identify your key partners and keep their information accessible for anyone on your staff who may have donor conversations.

Estate Planning Attorney

Name: ____________________ Phone: ____________________ Email: ____________________

CPA / Tax Advisor

Name: ____________________ Phone: ____________________ Email: ____________________

Trust Officer / Financial Advisor

Name: ____________________ Phone: ____________________ Email: ____________________

Community Foundation Partner

Name: ____________________ Phone: ____________________ Email: ____________________

One Action Step This Week

Choose one:

1. Draft your bequest language
2. Set up a stock gift process
3. Identify 2–3 local partners

Start there. Build as you go.

Let's Talk About What Matters Most to You

CONNECT WITH A LOCAL TRUST OFFICER

(800) 997-7121 | contact@opbc.com | www.OregonPacificBank.com/trust-services