

SECTION II

Congregational Planned
Giving Ministry

A Ministry of Planned Giving in Your Congregation

In any given year, one-third or more of our national and international work in the United Church of Christ is supported by income from invested funds.

Benefits to the Congregation

A planned giving ministry in your congregation will help do two things:

1. **Challenge church members to consider serious personal financial planning, and provide opportunities to accomplish serious stewardship education.** To most people, the word “stewardship” means fund-raising. Financial stewardship is seen as related only to current income at best. Our Christian faith asks us to be faithful stewards of all our resources, institutional and personal, accumulated or inherited. Our faith challenges us to be partners in the educational, evangelical, and social services of our congregation and denomination. A planned giving program will help in this kind of stewardship education and challenge.
2. **Establish an endowment fund that may provide long-term financial undergirding of your church’s mission and ministry.** In any given year, one-third or more of our national and international work in the United Church of Christ is supported by income from invested funds.

Have your congregation take official action to initiate a planned giving program by:

- Authorizing a planned giving program
- Creating a group to administer the program
- Establishing an endowment fund to receive gifts to the program.

Getting Started

Forming a Planned Giving Committee is the first step in getting started. (See “Creating the Committee” on page 18.)

Having members of your congregation promote and interpret planned giving is an advantage you have over every other institution seeking planned gifts. Your committees are personal friends of your church’s members. They symbolize credibility, they are part of your church, and they are giving their time and gifts at the same time they are asking other members to do likewise.

Policies for the Program

Develop and agree on the policies governing your planned giving program. In order to develop the best policies for your congregation, you will want to consider these three questions:

1. What guidelines will you establish for the use of your endowment funds? (See Section IV in this manual, especially “Model Endowment Resolutions.”)
2. What guidelines will you establish for the investment of your endowment funds? (See Section IV in this manual, especially “Considerations for Establishing Investment Policies.”)
3. How will you promote planned gifts? (See the 3-year model which follows, and detailed information is in sections V, VI, and VII of this manual.)

Lines of Authority

To whom in your church will the planned giving committee be responsible? Establish lines of authority. If its task involves only the promotion and acquisition of planned gifts, then the committee may be part of your regular stewardship program group. If its task also involves the management and investment of planned gifts, you have an entirely different situation. You may want to have your planned giving committee be responsible only to your church council or consistory or to no one but the congregation.

Wills Emphasis

Start with a wills emphasis. Seventy percent of all Americans die without a will. Encourage members of your church to make sure loved ones are cared for and that their assets will be used as they want them to be used, not as the state will dictate their use if one dies without a will.

Attorneys, insurance agents, financial planners, and others in your congregation who have a background in wills education can speak to groups in your church about this subject. (See Section V of this manual for detailed wills emphasis material.)

As a part of the congregation’s wills emphasis, consider using the church newsletter, bulletin inserts,

and bulletin boards to inform members about the program. Samples are available through the UCC Financial Development Ministry.

Planned Gift Promotion

Send out a special mailing two or three times a year inviting church members to consider a planned gift. Do it at least twice a year or you won’t be taken seriously. Send the letter first class, if at all possible. The letter may be a witness from one of your committee members or another church member about the advantages and joys of making a planned gift. Include an appropriate brochure with the letter and a return card so that the reader may easily request further information.

- ads in your church newsletter and Sunday bulletins
- posters and speakers at church meetings and worship services
- brochures in a literature display

Resources are available from the United Church of Christ Financial Development Ministry. Your committee also may sponsor planned giving seminars for your church. The seminars can be publicized under the theme of “PERSONAL FINANCIAL PLANNING.”

Three recommended seminar possibilities are:

1. Offer a series of three successive programs to church groups and adult church school classes focusing on wills, the use of insurance and trusts, and life income gifts.
2. Hold an evening seminar on wills and planned giving. An attorney and a planned giving or development officer skilled in planned giving could serve as resource persons.
3. Offer a half-day or weekend seminar on wills, trusts, insurance, planned giving, and, if you wish, Social Security and Medicare. Leaders in this seminar should include an attorney, a trust officer, a planned giving officer, and a Social Security representative. Each professional would spend about twenty minutes outlining financial planning

as related to each of the seminar areas, followed by twenty minutes for discussion. Allow sufficient coffee-break time during and after the seminar for one-on-one conversation. (A suggested outline for a personal financial planning seminar is in Section V.)

Now move into active ongoing promotion using timelines that seem appropriate for your congregation. A planned giving program should motivate and involve donors to give while informing them of the potential benefits. Possibilities abound!

A calendar of activities for each month is listed on pages 16–17; these pages may be photocopied as a brochure.

Personal Contact

Your educational programs will help identify potential donors, and we encourage you to contact them personally.

The “typical” candidate for a planned gift is a person committed to and active in the church who is over fifty years old, with few or no heirs, and moderately wealthy, but some prospects don’t fit this criteria at all. Some folks who have modest means, but great love for the Church, make quite surprising gifts. (See “What Does a Prospect for a Planned Gift Look Like?” in Section III, page 27.)

There is no pattern for a successful planned giving visit. It is most important to approach individuals with the understanding that this is a pastoral service by your congregation. Suggest to the member that they may want to consider a planned gift as part of their total estate planning. It usually takes three to five calls, usually over several months time, to inform and cultivate an individual to seriously consider and create a planned gift. A donor considering a life income gift may be put in direct contact with the Financial Development office.

Year Three

First/Second Months

- ▲ Set a date for and start to develop financial planning seminar (see Model II) or planned giving workshop (Model III)
- ▲ Identify and invite leadership
- ▲ Order resources

Third/Fourth Months

- ▲ Advertise and promote event

Fifth Month

- ▲ Hold event
- ▲ Evaluate event
- ▲ Do follow-up mailing to attendees

Sixth Month

- ▲ Create a permanent display of planned giving resources
- ▲ Order bulletin inserts from the Financial Development office

Seventh Month

- ▲ Prepare a special congregational mailing encouraging gifts to the Endowment fund; enclose life income gift brochure

Eighth Month

- ▲ Review response from mailing
- ▲ Do any follow-up
- ▲ Update prospect files

Ninth/Tenth Months

- ▲ Plan for annual celebration/recognition event

Eleventh Month

- ▲ Promote annual celebration

Twelfth Month

- ▲ Hold annual celebration

3 year

Guideline for a PLANNED GIVING Ministry

United Church of Christ
Financial Development Ministry
700 Prospect Avenue East
Cleveland, Ohio 44115-1100

(8 0 0) 8 4 6 - 6 8 2 2



This guideline is provided in conjunction with the UCC Local Church Planned Giving Manual, and suggests how a planned giving program might be implemented over a three-year period. The first year focuses on establishing an Endowment policy, the second on wills emphasis, and the third on continuing education and promotion of financial planning and life income gifts.

Year One

First Month

Request church council for:

- ▲ authorization to write endowment policy
- ▲ authorization to develop planned giving ministry
- ▲ identification or creation of working group

Second/Third Months

Hold first meeting of working group:

- ▲ focus on nature and purpose of endowments/stewardship of assets, using church's Mission Statement as a guide
- ▲ develop a plan for groups to talk about purpose of the endowment
- ▲ make resources available (see Manual and UCC Endowment Resources Packet for sample policies)
- ▲ review steps for adopting policy
- ▲ review any constitutional provisions regarding calling meetings and so on

Fourth Month

- ▲ Hold meetings with groups regarding purpose of the Endowment
- ▲ Gather results of conversations
- ▲ Make assignments for drafting bylaws

Fifth Month

- ▲ Review drafts and assign rewrites

Sixth/Seventh Months

- ▲ Circulate drafts in congregation for feedback
- ▲ Seek legal review of draft

Eighth Month

- ▲ Prepare final draft of Endowment
- ▲ Invite working group to consider own gifts to Endowment

Ninth Month

- ▲ Make arrangements for special meeting to adopt Endowment policy and annual celebration of gifts (See "Recognition of Gifts" in Section II of Manual)

Tenth Month

- ▲ Review wills emphasis materials for Year Two of program
- ▲ Create interpretive statement for Endowment fund

Eleventh Month

- ▲ Hold congregational meeting to adopt Endowment policy
- ▲ Elect Endowment committee (by council or congregation)

Twelfth Month

- ▲ Hold celebration of all gifts to the church this year plus lead Endowment gifts
- ▲ Thank working group
- ▲ Invite congregation to begin considering ways they might gift the Endowment fund

Year Two

First Month

- ▲ Familiarize committee with wills emphasis, including Model I (see Manual and UCC Wills Resources Packet)
- ▲ Plan wills survey

Second Month

- ▲ Enclose wills survey in a letter to the congregation
- ▲ Order wills brochures, etc.

Third Month

- ▲ Receive survey results and tabulate
- ▲ Report results to congregation

Fourth Month

- ▲ Plan wills emphasis promotion and seminar
- ▲ Procure speakers for seminar

Fifth/Sixth Months

- ▲ Include wills emphasis programming in fellowship groups and church school classes
- ▲ Include information in newsletter and bulletins
- ▲ Culminate in Wills Sunday, with sermon on wills theme and seminar afterward

Seventh Month

- ▲ Evaluate wills emphasis
- ▲ Do any follow-up correspondence

Eighth Month

- ▲ Start prospect files from wills event

Ninth Month

- ▲ Remember committee functions such as reporting and so forth

Tenth Month

- ▲ Plan for annual celebration, Endowment Sunday, Recognition Sunday

Eleventh Month

- ▲ Promote annual celebration

Twelfth Month

- ▲ Hold annual celebration

The Role of the Planned Giving Committee

A planned giving committee can perform the functions of providing oversight to the asset management and promoting and encouraging planned gifts.

AN OFFICIAL COMMITTEE IS VITAL to systematically address the giving of accumulated assets by members of a congregation.

Such a committee functions most productively as a separately constituted entity within the structure of the congregation. This would be in contrast to having its function lodged in another committee, such as the stewardship committee or trustees.

Some congregations have found it advisable to create a separately incorporated foundation. There may also be a separate endowment committee or foundation board whose sole responsibility is to attend to the asset management of the endowed funds of the congregation.

A planned giving committee can perform the functions of providing oversight to the asset management and promoting and encouraging planned gifts.

Creating the Committee

The size and composition of the committee will vary according to the membership and the character of your congregation. The size may range from three and nine members who have at least three-year terms that are staggered to assure continuity.

Representation from other committees and boards of the congregation is important, such as the stewardship committee and trustees. A cross section of the congregation (as to ages, interests, and duration of membership) should be represented. It is helpful to have expertise in fields related to planned giving, such as brokers, attorneys, accountants, trust officers, and insurance agents. However, by no means should all members be qualified on the basis of their expertise. Needed also are individuals who demonstrate a commitment to stewardship; are good at educating, organizing, and motivating others on the subject of wealth and giving; and are willing to consider a planned gift of their own. The pastor needs to be an ex officio member of the committee to provide theological reflection and administrative support.

Establishing Endowments

If an endowment fund does not already exist, the establishment of such a fund becomes an urgent task of the committee. If an endowment fund does exist, the committee may need to review the fund.

A well-managed fund needs to be established in order for the congregation to be prepared to receive bequests and life income gifts in ways commonly agreed upon and in a manner that will not be detrimental to the stewardship and financial health of the congregation.

It is also reassuring to potential donors to know that their gift will be wisely and prudently managed, and that there is a plan to distribute income that reflects the long-term needs of the congregation. (Details for establishing endowment funds are covered in Section IV in this manual.)

Once in place, an endowment fund can be promoted through an attractive brochure. Reports on gifts to be endowed and the performance of the fund need to be made regularly to the congregation by the committee.

Educating the Committee

As the committee undertakes its task, the committee members will need to be educated about the various aspects of planned giving. This will mean becoming familiar with the provision of wills in your state, learning about the various types of planned giving vehicles available to your members through the United Church of Christ Financial Development Ministry (see Section VI in this manual), and becoming aware of the varied ways that life insurance can be gifted. A portion of each regular meeting of the committee should be devoted to one of these topics.

In your committee, community, and UCC Conference, individuals are available as resource persons. As the committee members become more informed, confident, and excited about the implications and possibilities for planned giving, they will be able to engage the congregation in a more creative and enthusiastic manner.

Informing and Motivating Members

Refer to the “3-Year Guideline for a Planned Giving Ministry” and consider how it might best serve to inform and motivate your congregation.

A two-or three-year process will ensure broad coverage of all aspects of planned giving; provide time for individuals to consider important estate matters; demonstrate the seriousness of the committee’s endeavors; and allow coordination with other programming in the congregation, especially other stewardship efforts.

Some of the components of a three-year plan might include:

- an annual wills emphasis (see Section V in this manual)
- periodic personal financial planning seminars (see Section V in this manual)
- a planned giving workshop (see Section V which focuses on life income gifts)
- quarterly mailings on planned giving topics and vehicles to selected members of the congregation
- annual observance of Endowment Sunday to highlight the fund and giving to it; this might be coupled with a wills emphasis or memorial day
- personal visits with prospective donors with whom the committee and/or the pastor have had an indication of interest
- an attractive and current literature table on all aspects of estate planning and charitable giving

Other educational endeavors to be offered by the committee might include making programs available to fellowship groups and through adult education efforts in the congregation.

This could include speakers and videos on such topics as:

Wills for All Life Stages

Retirement Planning and Charitable Giving

Every Woman Needs a Will

What Trusts Are All About

Why Endowments Are Important

The Place of the Will in Estate Planning (this topic could be part of a Lenten series on facing life and death issues)

Resources such as these, available through the United Church of Christ Financial Development Ministry, and resources within your congregation and community, could assist your committee in its educational efforts. Programs related to planned giving also could be made available to the community.

Expectations

Committees across the United Church of Christ that have diligently planned and conducted the mentioned activities find that they have been well

received as part of the educational ministry of their congregation. Church members have been motivated to devise more adequate and meaningful estate plans that reflect their Christian stewardship and members have remembered their church in some form of a planned gift.

Dedicated committee members who are patient and yet persistent in their efforts over time do see results as a significant endowment is built for the future well-being of the mission and ministry of the congregation.

The Role of the Pastor in Planned Giving Ministry

The pastor is a leader in planned giving ministry by:

- being the preacher, teacher, and embodiment of a steward of God's wondrous, multitalented abundance
- being concerned with the present and future vitality, strength, and well-being of the church
- helping parishioners think through their own stewardship of accumulated assets

Being the Preacher, Teacher, and Embodiment of the Word

GOD HAS CALLED PASTORS TO BE “leaders who lead,” and that includes being leaders in the church’s planned giving ministry. This is not a ministry to be turned over in total to the laity so that the pastor may attend to more “spiritual” ministries. As in the other ministries of the church, pastors work with the laity in planned giving ministry.

The pastor needs to live out his or her calling to ministry and exercise leadership in planned giving ministry by being the preacher, the teacher, and the embodiment of a steward of God’s wondrous, multifaceted abundance.

Being Concerned with the Vitality of the Church

The pastor also leads by being concerned with the present and future vitality, strength, and well-being of the church. The pastor thereby encourages, helps to initiate, and develops:

1. year-round stewardship education
2. a church endowment fund
3. a wills emphasis program
4. a planned giving ministry
5. financial planning seminars

As leaders, pastors participate in the meetings of the planned giving committee, testify to the stewardship of their own accumulated assets, and provide biblical-theological input to the programs listed above. In sermons, newsletters, seminars, and special communications, pastors publicly ask persons to consider making planned/estate/continuing ministry gifts to their church and its wider mission. The pastor provides pastoral leadership in the planned giving ministry by calling on selected parishioners with a layperson (preferably someone with knowledge of planned giving instruments) to help them think through their own stewardship of all God has given them, including their accumulated assets.

Helping Parishioners Think about Accumulated Assets

The pastor knows the parishioners intimately—their spiritual gifts, and their passions for ministry—and cares for their best interests and seeks to meet their needs.

Thus, the pastor and the accompanying layperson listen to the parishioners and seek to provide information that helps parishioners determine which

planned giving instrument might best meet their financial needs.

The parishioners determine if there is a certain ministry in which they might want to continue to participate even after they are gone. If they have no preference for one ministry, the parishioners may decide to continue their tithe, or continue to be a “pillar of the church” in the next century even as they are in this one.

Recognition of Gifts

Recognition

includes:

- prompt verbal and written acknowledgments when the gift is made
- notification of a bequest provision or establishment of a trust
- official receipts conforming to tax regulations

THERE IS A NEED TO ACKNOWLEDGE gifts with gratitude toward God. It is in this spirit that all gifts to the church ought to be recognized and celebrated in the congregations.

Appropriate and consistent means need to be developed whereby all persons making gifts to the church are duly acknowledged. The motivation is one of honoring faithful stewardship that expresses hope in the future on the part of members and friends of the congregation. The intention must not be one that conveys undue public displays and exclusiveness.

Acknowledgment and Honor

If the donor grants permission, it is appropriate and helpful to acknowledge all gifts, not disclosing amounts, in church newsletters and annual reports. A more permanent record needs to be made of endowment gifts by means of a plaque, a heritage book, or establishment of an honorary giving society of “continuous members.” Guidelines for placing names on these need to be established and publicized, and care should be taken to keep listings up to date.

An additional means for honoring and affirming persons in their stewardship is through the formation of a recognition society. The overall purposes of any recognition society and its program is to convey appreciation, demonstrate the viability of the endowment, share hopes and plans for the future of the congregation, and strengthen relationships. Periodic mailings depicting gifts to the church and describing ways of making further gifts should be made to members.

An annual luncheon also could be held to thank any donors, report on the status of the endowment fund, describe what the endowment income is accomplishing in the ministry and mission of the church, highlight why a specific donor made a gift to the endowment, and invite an outside speaker to offer insight into current trends in charitable giving and an update on tax laws pertaining to gifts and estate planning.

Worship and Celebration

The congregation in its worship life needs to celebrate and affirm giving to the endowment fund. An annual recognition of endowment gifts during Sunday worship—perhaps the last Sunday of the church year or the Sunday on Memorial Day weekend—could emphasize the heritage of those who have gone before, as well as any new gifts given, special funds created, or ministry resulting from endowment income.

Prayer of Rededication

Eternal God, we offer thanksgiving and praise to you on this day marking our rich heritage as a congregation. We give thanks for those saints of the past who responded to your call to establish this church. Today, we honor all who have been faithful stewards, who have given of themselves and their substance to provide this sanctuary and ministry in the name of Christ. May we be reminded of their presence with us still as angels of the past. We acknowledge with gratitude the continuing ministry and mission of our church made possible in part by their generosity. We thank you for all that our church has meant to its members and the lives it has touched. In tender memory, we rejoice at the inspiration through worship and the word found herein, the shared life together as a community, and the avenues for giving and serving possible here.

We ask your blessing upon us as we rededicate ourselves to the ministry and mission of this congregation as we pay tribute to our heritage. Help us to preserve the best of our past and to be open to new visions. May our congregation continue to be a sign of your spirit in the days to come as it has been in the past. God bless the saints of the past and those who serve in their path that leads us onward as witnesses to Jesus Christ, in whose name we pray.

A Litany of Gratitude

L: For this place of worship, where praise and prayer are raised unto God,

R: We offer our thanks, O God.

L: For the preaching and teaching of the word and the celebration of the sacraments,

R: We pay tribute to pastors and teachers past and present.

L: For the nurture of families, a sharing community, and outreach to others,

R: We remain indebted to those who have traveled the way of the cross before us.

L: For all who have given of themselves and their substance in ministry to others,

R: We offer thanksgiving and renew our dedication.

L: For those who have provided special endowed gifts for the mission to present and future generations,

R: We feel your presence surrounding us still.

All: We give thanks, O God, for this church's rich heritage and faithful stewardship, praying for your continued blessing and guidance for all the days ahead. Amen.