



Planned Giving Conversations for FUNDRAISERS

Not Financial Advisors

With Tess Conrad CFRE
Founder & Principal Consultant
Full Potential Fundraising





So you want to talk about a Planned Gift?

You're probably more prepared than you think!



Let's Bust Some Myths

Myth:

**You need an MFA-P to do
Planned Giving well.**



Myth:

The charity should lead conversations about estate and tax planning.



Truth

If you can meaningfully talk about a donor's support and inspire them to give, you're ready to have Planned Giving conversations.





You just need 3 things to prepare.

#1 Mindset

It's not about death.

**It's about life! A donor's
identity and values.**



#2 Know the Basics

Rapid fire – making complex gifts simple!



Wills

Gifts can be made:

- As a specific sum or asset like securities
- Residual (i.e. percentage) → encourage this type.

Tax savings: “*when you give to charity with your estate, your estate gets a tax receipt, which your heirs will benefit from.*”

DAFs

A “charitable giving bank account” held at a registered charity. (\$12.5 Billion in these accounts).

It’s a way to give → DAF donors aren’t “out there”, they’re already in your database.

Mention them everywhere. If your donor has a DAF, talk to them about how they are using it for estate planning. (And track DAF estate pledges!)

Securities

A donor skips the capital gains tax, and gets a tax receipt for the full value of the stocks at the time of transfer.

Canada Helps will do this for you.

Donors can also give securities through their estate, with similar tax benefits as giving them in-lifetime.

If donors need more information, send them [this CIBC PDF.](#)



The tax incentive to gift securities

February 2025

Jamie Golombek and Kate Lazier
CIBC Private Wealth



If you want to make a gift to your favorite charity and save more on your taxes, then consider donating publicly traded securities.¹ The government encourages these donations by completely eliminating the tax on the capital gains on the securities that were gifted to a registered Canadian charity, including a donor advised fund.²

Donation tax credit

Life Insurance

2 Ways to give:

- **Make the charity a beneficiary**
- **Transfer a new or existing whole/ universal life insurance policy to the charity. (NOT Term) Donor pays premiums and gets a tax receipt for those premiums.**

Trust that if this opportunity arises, you can pull in advisors to support.

3 Types of Estate Giving Conversations:



3 Types of Estate Giving Conversations:

1. Someone raises their hand with interest.
2. Someone has already made a pledge.
3. Someone shows likelihood, but has not raised their hand.



2 Ways to bring up gifts-in-Wills

2 Ways to bring up gifts-in-Wills

The brochure-pass.

2 Ways to bring up gifts-in-Wills

The brochure-pass.

Leading identity-based questions.

Ready?

Let's do this!!



Q&A

Email me any time: tess@fullpotentialfundraising.com

QR code to the free webpage guide:



fullpotentialfundraising.com/CompassPgGuide