



Positioning Your Ministry For Legacy Giving

Presented by Bryan Taylor, CFA

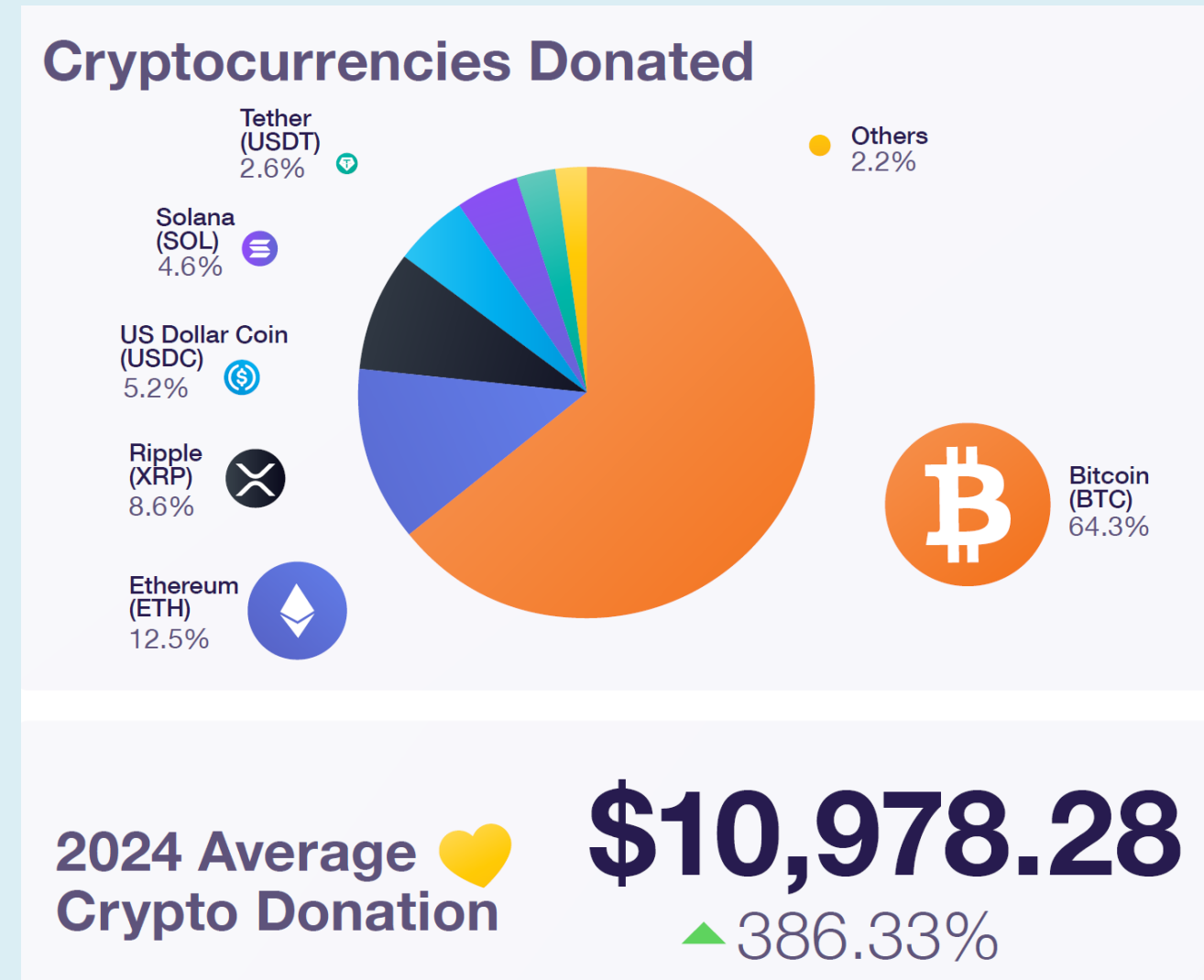


Estimates & Data for 2025

- Current information suggests that total giving in the U.S. increased in 2025.
- For many religious organizations Donor Advised Fund giving and Qualified Plan giving through QCDs increased significantly.
- Our data suggests that asset-based giving continued to be significant in 2025. Equities, real estate, and precious metals all played a part, and it is likely that due to a broadening base of ownership, Crypto giving increased in 2025 as well.
- Giving to churches appears to have been quite positive in 2025.

Recent Data and Trends

- The use and acceptance of Donor Advised Funds continue to grow as does giving from these vehicles.
- Recent legislation has led to additional giving from qualified plans. QCDs, CRT strategies, and CGAs form key components of this trend.
- Crypto Giving continues to increase. “More than \$1 billion in cryptocurrency has been donated to charitable causes in 2024 alone.” (Source: The Giving Block – Annual Report on Crypto Philanthropy 2025)



The Great Wealth Transfer IN THE U.S.



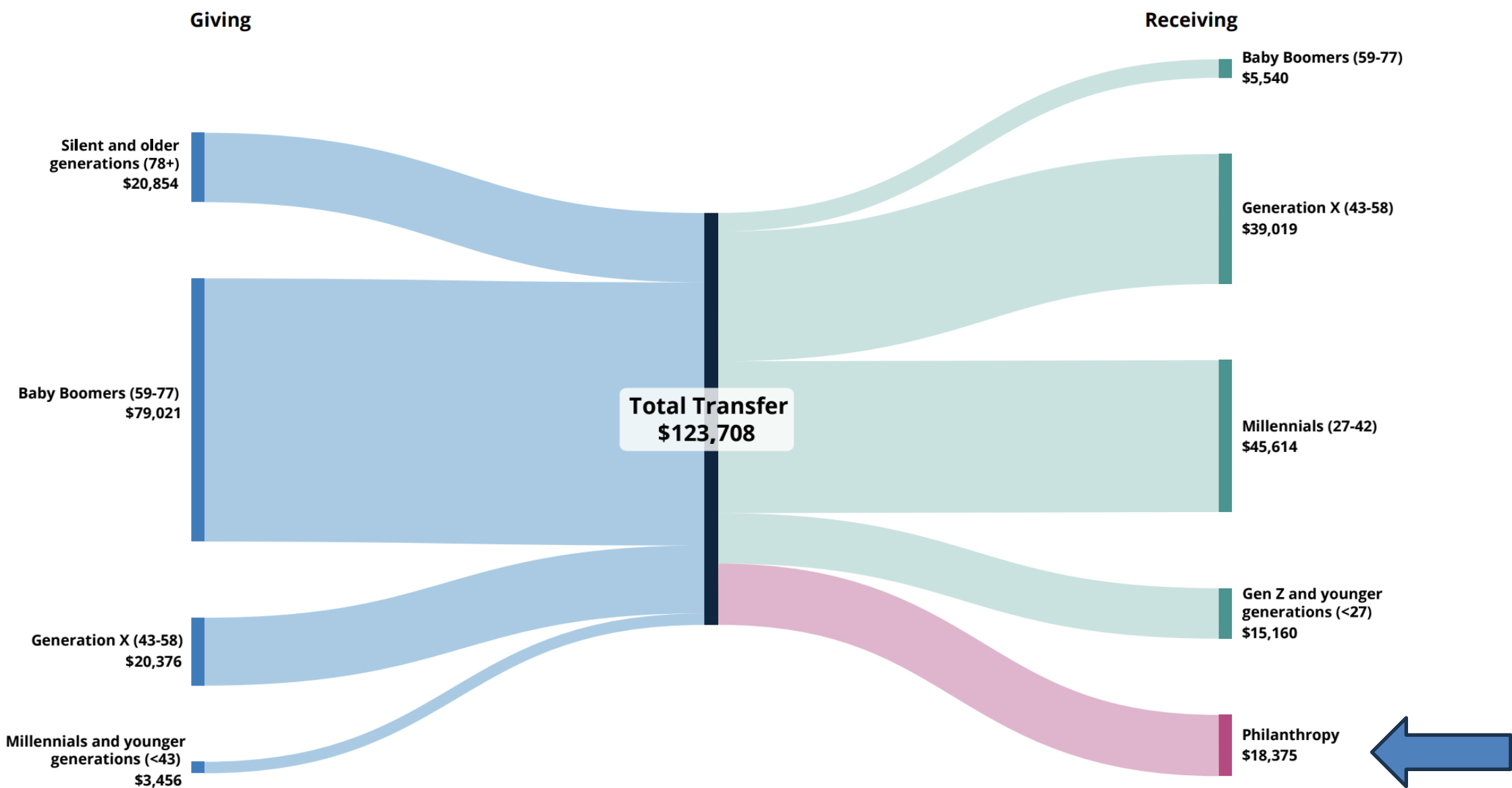
- Next generation donors are deeply issue-driven, and prefer flexible approaches to philanthropy with fewer strings attached. Young donors also seek trustful, long-term relationships with the causes and organizations they support. – Lilly School of Philanthropy – Next Generation of Philanthropy 2024
- Cerulli projects that wealth transferred through 2048 will total \$124 trillion – \$105 trillion is expected to flow to heirs, while \$18 trillion will go to charity. – Source Cerulli & Associates

The Great Wealth Transfer IN THE U.S.



Intergenerational Wealth Transfer Flowchart, 2024–2048
(\$ billions)

Sources: Cerulli Associates, Federal Reserve, U.S. Census Bureau, Internal Revenue Service, Bureau of Labor Statistics, and the Social Security Administration | Analyst Note: Currency is in 2023 dollars. Ages as of 2023. See Wealth Transfer Model Methodology for additional details.



The Great Wealth Transfer IN THE U.S.



Age: 21-43	
31%	Real estate investments
28%	Crypto/digital assets
26%	Private equity
24%	Personal company/brand
22%	Direct investment into companies
21%	Companies focused on positive impact
17%	Bonds
14%	US stocks

Age: 44+	
US stocks	41%
Real estate investments	32%
Emerging market equities	25%
International equities	18%
Private equity	15%
Direct investment into companies	15%
Bonds	12%
Crypto/digital assets	4%

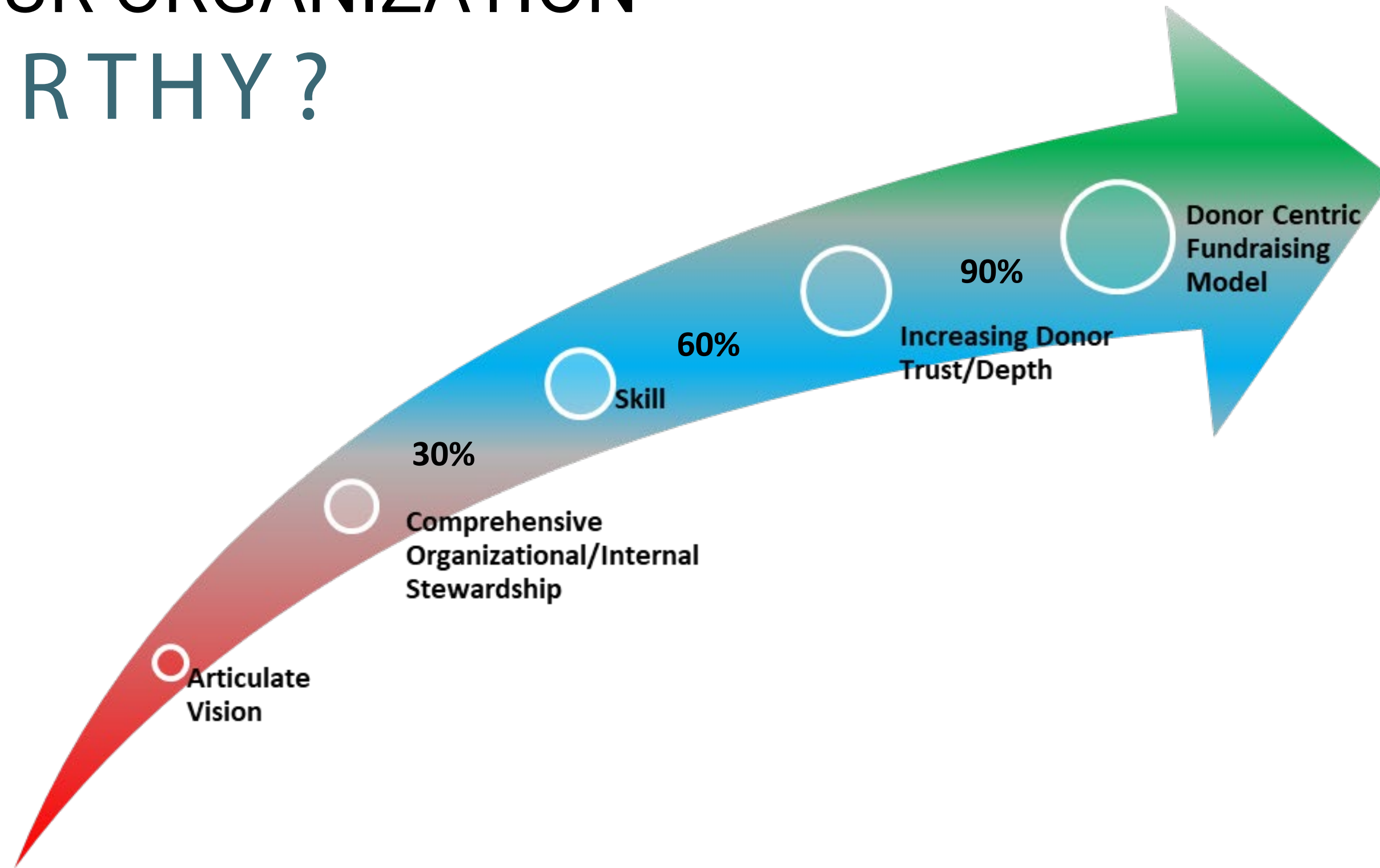
The Great Wealth Transfer IN THE U.S.



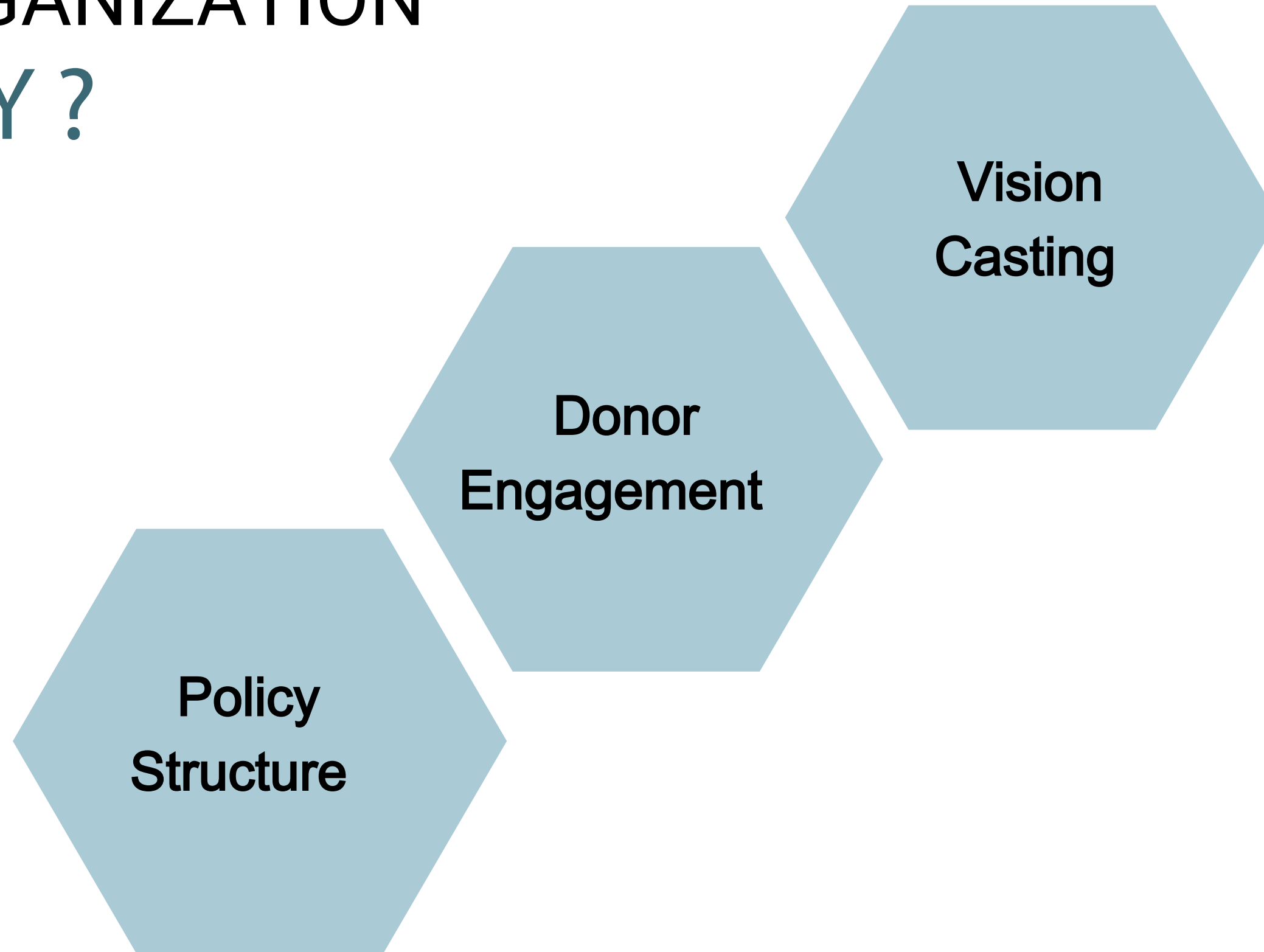
- Giving by American individuals increased by 1.6% in 2023. However, the cumulative change in individual giving between 2021 & 2023 is negative 4.1% in current dollars.
- Giving by bequest was up 4.8% in 2023 and totaled nearly 43 billion.
- Giving to religion grew by 3.1% in 2023 exceeding the growth of giving overall.
- Individuals make up 67% of all giving approximately 375 billion in 2023
- Religious giving totaled approximately 146 Billion in 2023

• *Source: Giving USA Foundation: 2024 Annual Report on Philanthropy for 2023

IS YOUR ORGANIZATION WORTHY?



IS YOUR ORGANIZATION WORTHY?





WHEN WE DEMONSTRATE OUR WORTHINESS...

Trust is developed, vision is heard,
funds are committed, and lives are
changed!





ASSESSING ORGANIZATION WORTHINESS

How Aware are you?

- Assess Philosophy
- Structure Policy
- Gift Acceptance
- Investment
 - Analyze Cost
- Build/Design Reporting
- Communicate Results

THE FIDUCIARY MUST...

1

Actively seek a course of action that will best serve the beneficiary's interests.

2

Inform beneficiaries of facts needed to protect beneficiary's interests.

3

Analyze and conform to:

- Federal and state fiduciary law
- Federal securities law
- Ethical standards of professional associations
- Changing investment and management techniques



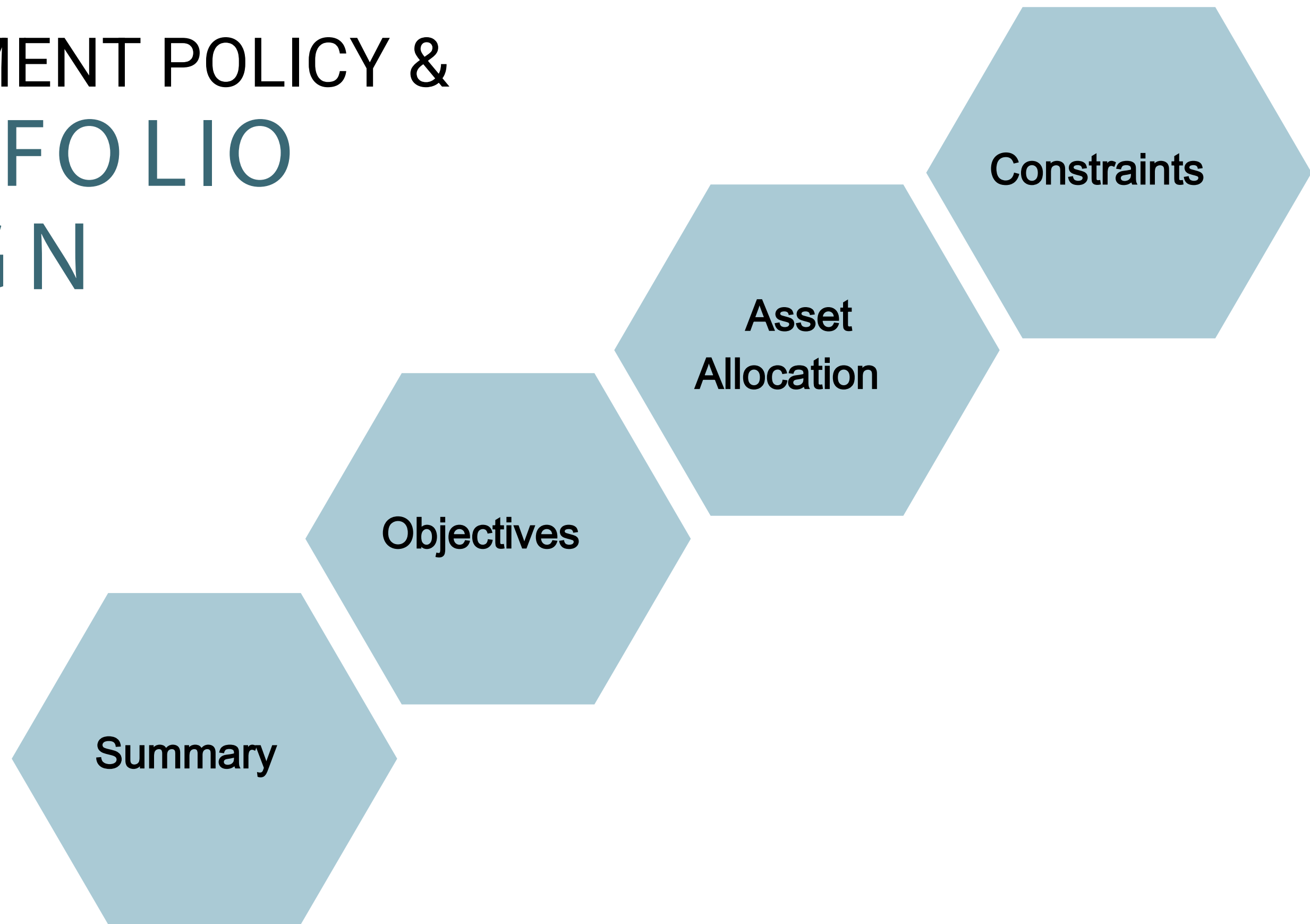
INVESTMENT PHILOSOPHY

PHILOSOPHY:

Our World View of Investing



INVESTMENT POLICY & PORTFOLIO DESIGN





PORTFOLIO DESIGN INTRO

An investment policy statement (IPS) is the written manifestation of a portfolio design.

- Documents key considerations influencing portfolio design (goals and constraints)
- Reflects the outcome of the design process (asset allocation and implementation)

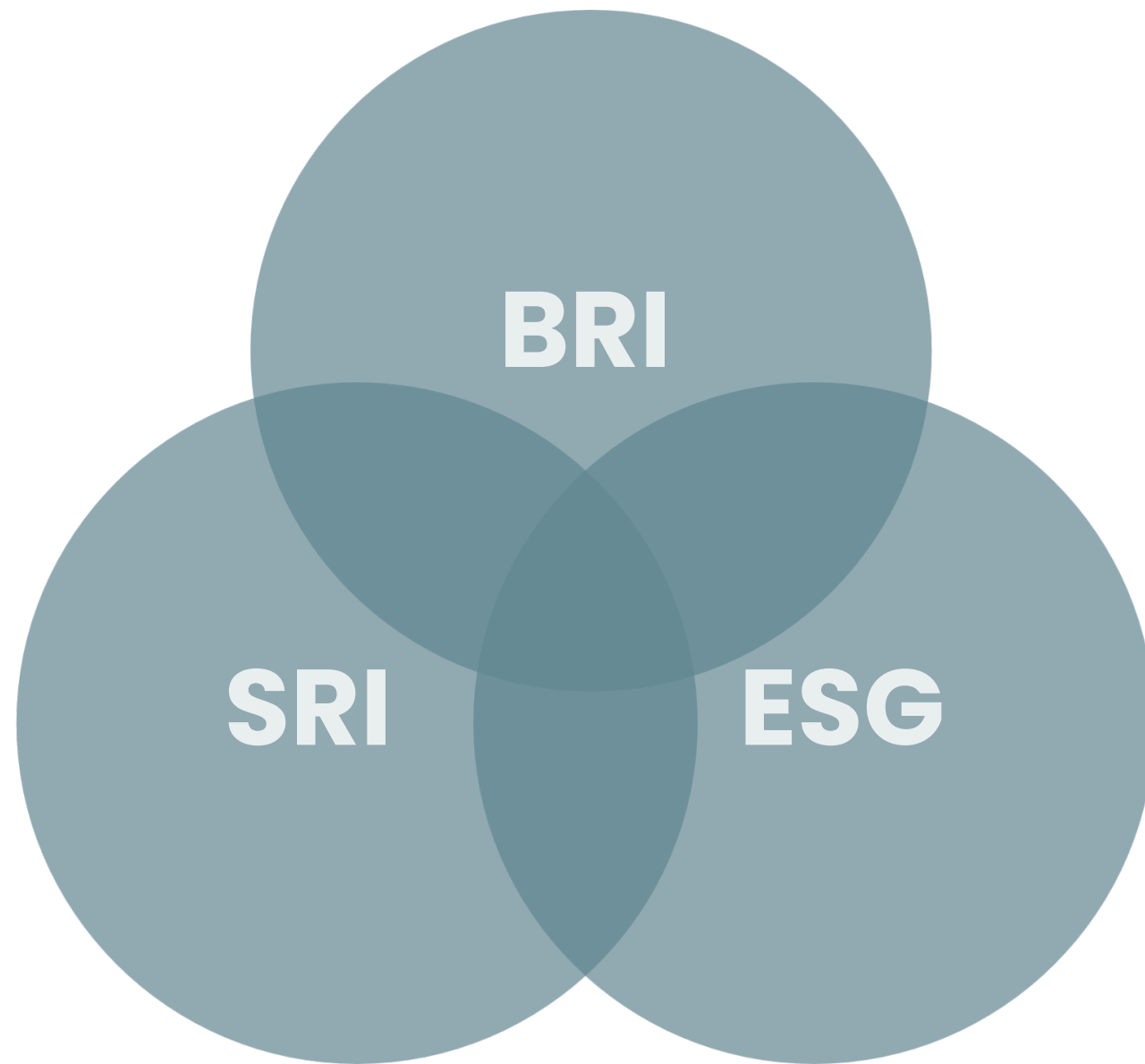
ASSUMPTION

1

Your organization
should have a Gift
Acceptance
Policy

2

Your organization
should have an
Investment Policy



BIBLICALLY RESPONSIBLE INVESTING

- BRI – Biblically Responsible Investing
 - SRI – Socially Responsible Investing
 - ESG – Environmental, Social, Governance
-
- Negative Screening, Social Focus, and Impact Investing combine with Shareholder Activism to influence portfolios and more broadly the investment universe in which we participate.

POLICY REFLECTS PHILOSOPHY



Our investment policies
should reflect the investment
philosophy of our organization.



REPORTING OVERVIEW

- Communicate information
 - Consider not just the information, but also the audience
 - Information: portfolio performance, allocation vs. targets
 - Audience: level of detail matters
- Reports should contain cost information
- Include context › benchmarking



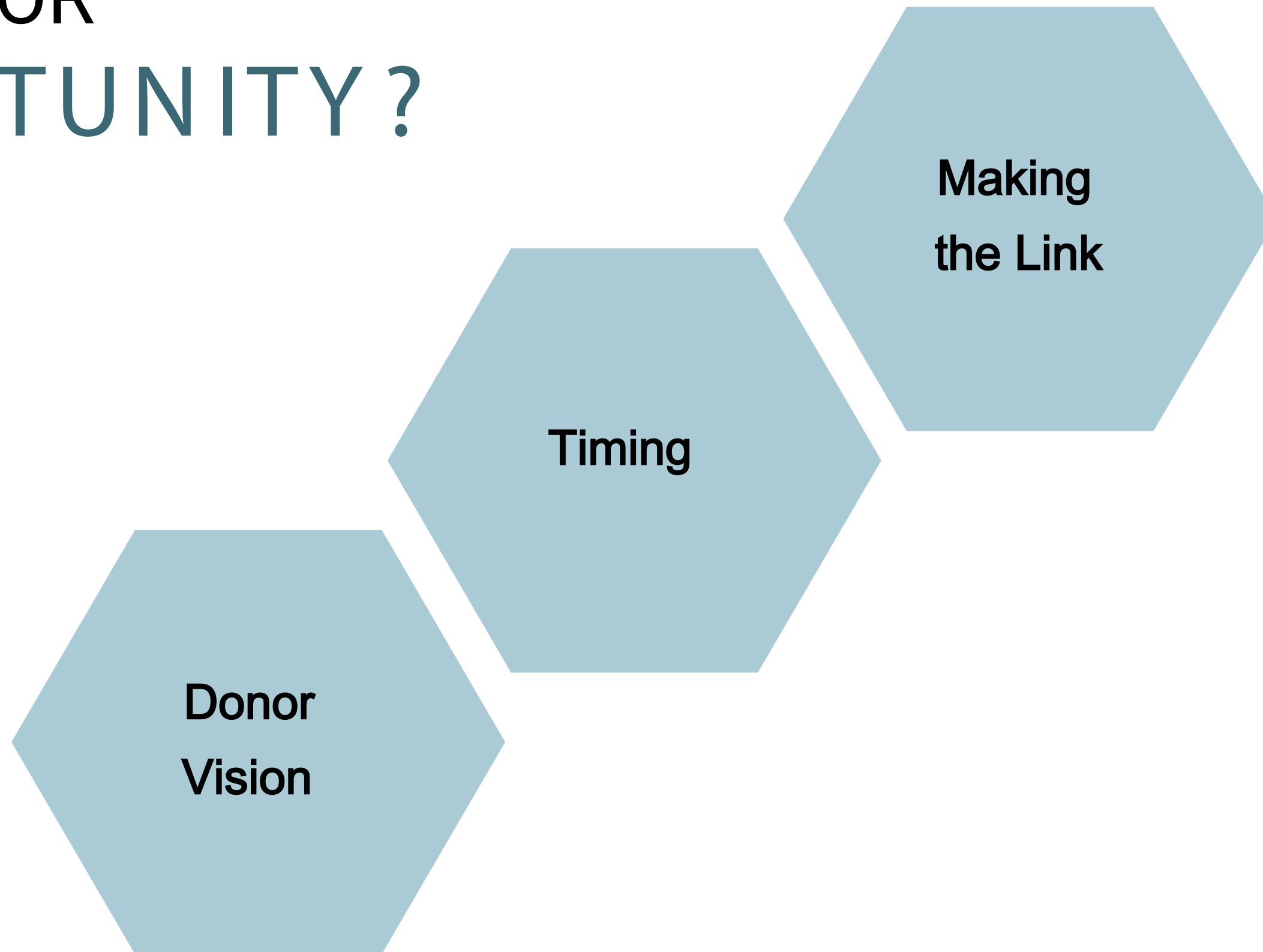


PERSONAL WORTHINESS

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LOOKING FOR OPPORTUNITY?



Personal WORTHINESS

1

Can you handle the gift
you uncover?

2

What steps must you take
to go to the next level?

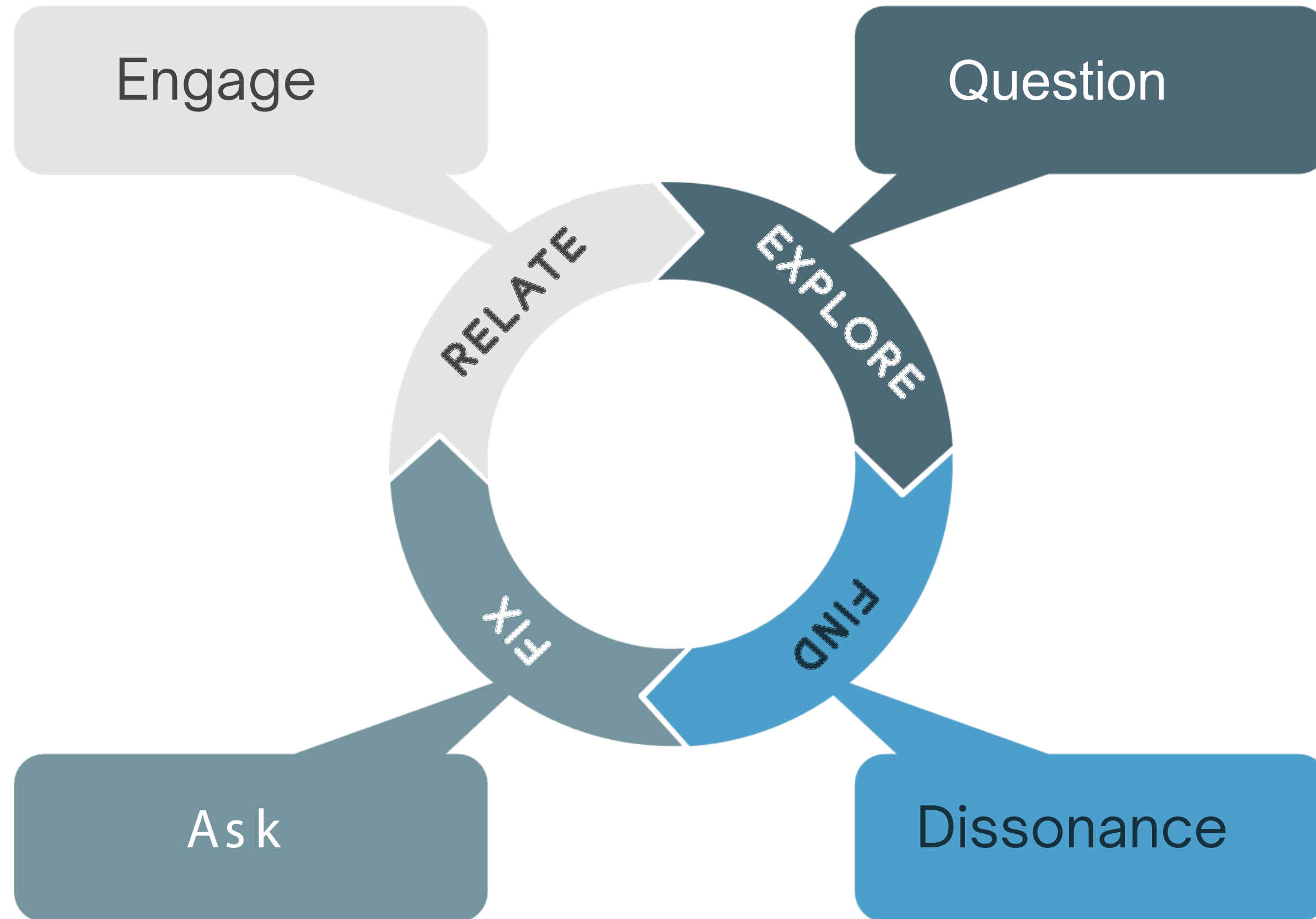


OPERATING ON THE DONOR'S AGENDA...

Builds trust, leads to
shared vision, and funds
Kingdom activity!



CREATING OPPORTUNITY





CREATING OPPORTUNITY

- Engage: How's your EI?
- Question: Open End or Closed End?
- Create Dissonance: Do you know your facts?
- Sell/Solution: Can you present & propose?

A close-up, horizontal view of the spines of several old, thick books. The pages are a warm, yellowish-tan color, showing signs of age and wear. The book covers are dark, possibly black or dark brown, with some visible texture. The books are arranged in a row, with their spines facing the viewer. A semi-transparent teal overlay covers the bottom third of the image, containing the title text and a decorative dot pattern.

UNDERSTANDING PLANNED GIFTS





UNDERSTANDING PLANNED GIFTS

"Make yourself necessary to somebody"
– *Ralph Waldo Emerson*

PLANNED GIFT OPTIONS

1

Outright Gift of Assets

2

Donor Advised Fund

3

Charitable Gift Annuity

4

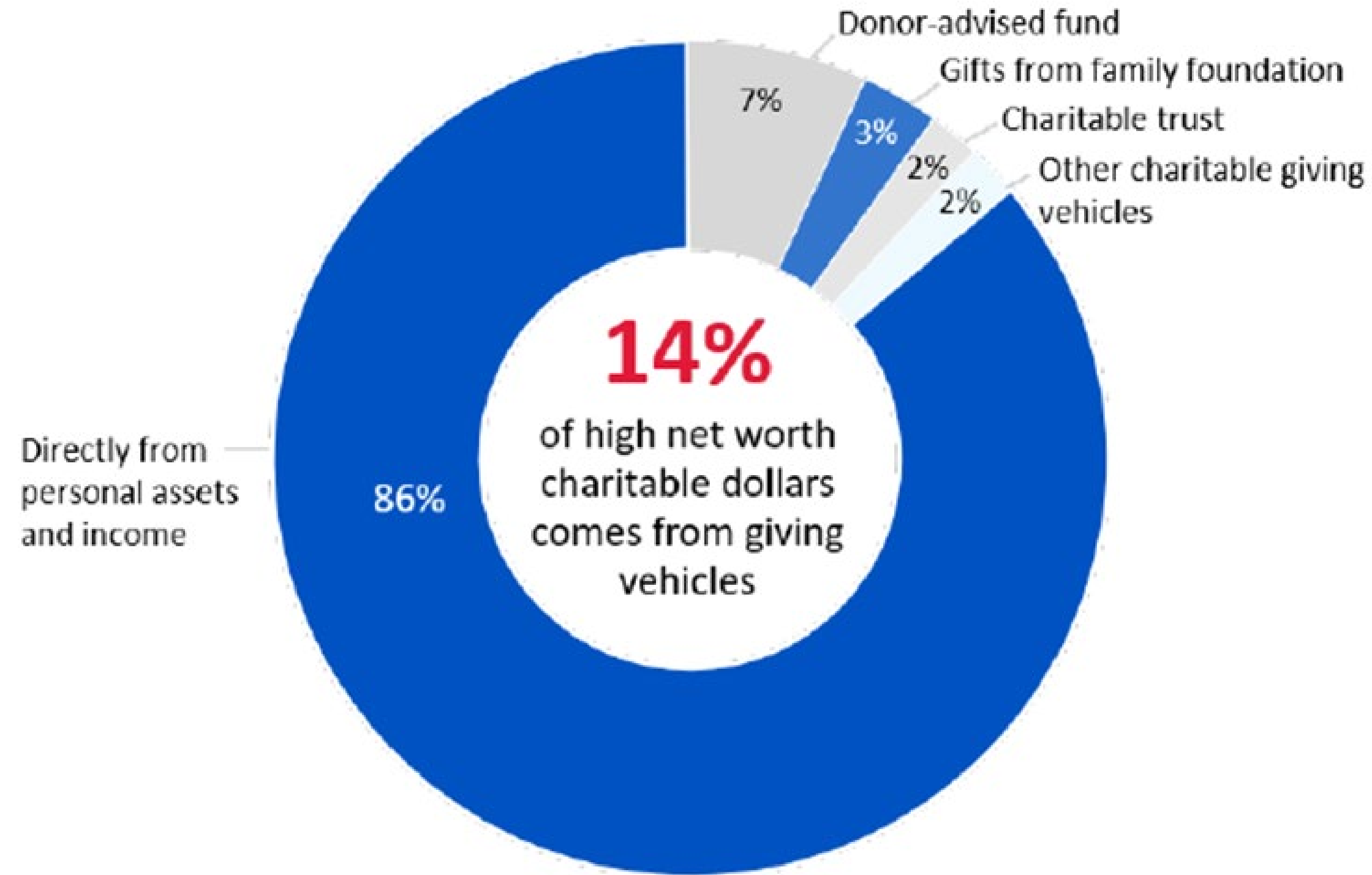
Charitable Remainder Trust

5

Charitable Lead Trust

SOURCE OF HOUSEHOLD CHARITABLE GIVING

SHOWN AS A PERCENTAGE OF TOTAL CHARITABLE GIVING



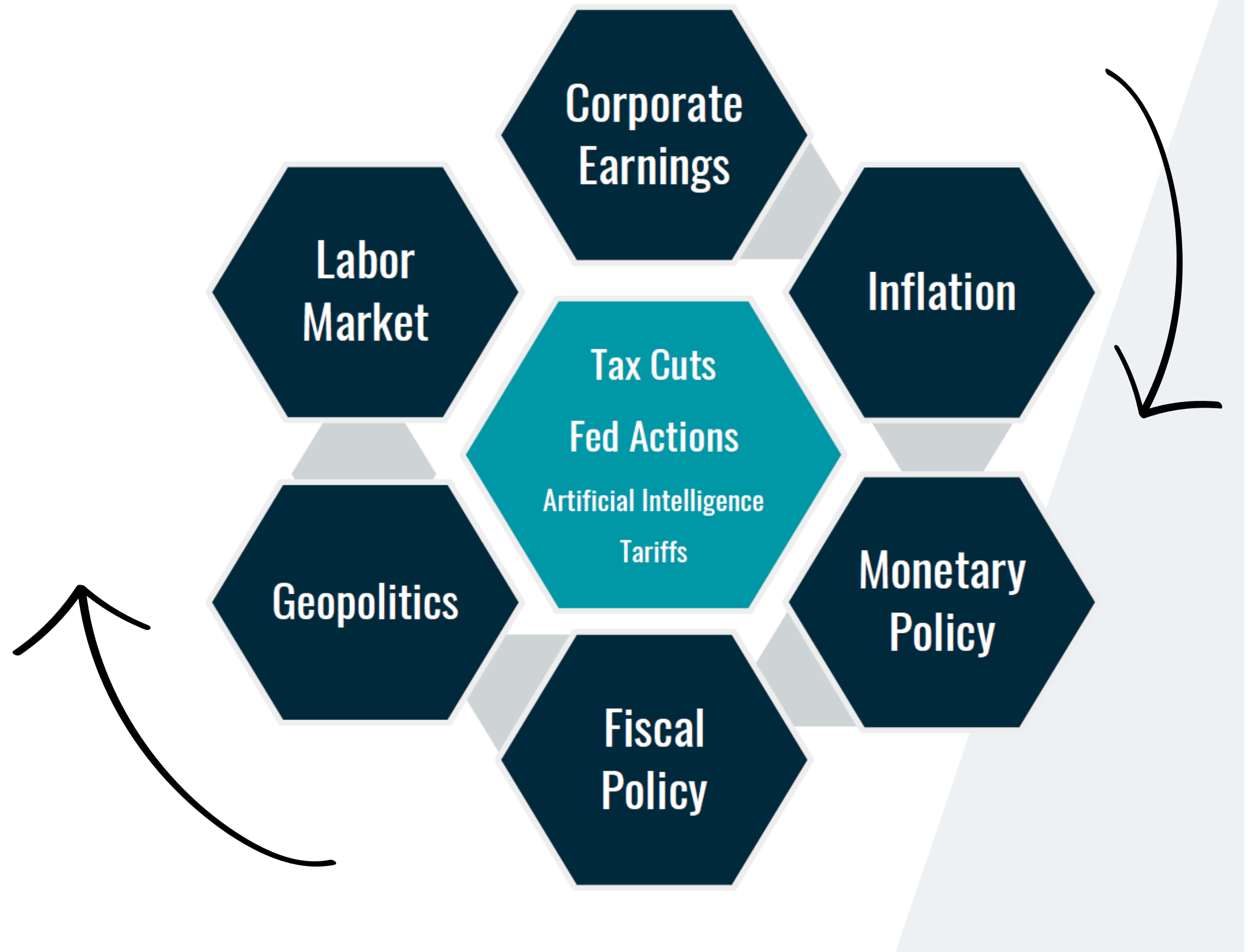
An aerial photograph of a serene landscape featuring a large lake. In the center-left, a small island is densely packed with green trees and several small buildings with red roofs. A narrow strip of land connects the island to the mainland on the right. The surrounding hills are covered in lush green forests. The sky is a pale blue with soft, wispy clouds. The overall scene conveys a sense of natural beauty and tranquility.

ENVIRONMENTAL AWARENESS



2026

KEY ISSUES + TRENDS



ENVIRONMENTAL AWARENESS

Remember:

1

What is the
business
environment?

2

What is the state
of property
markets?

3

Is the stock
market doing
well or poorly?

ENVIRONMENTAL AWARENESS

Being aware of one's environment leads to opportunity and adds to the probability that the proverbial needle in the haystack will be found by you.



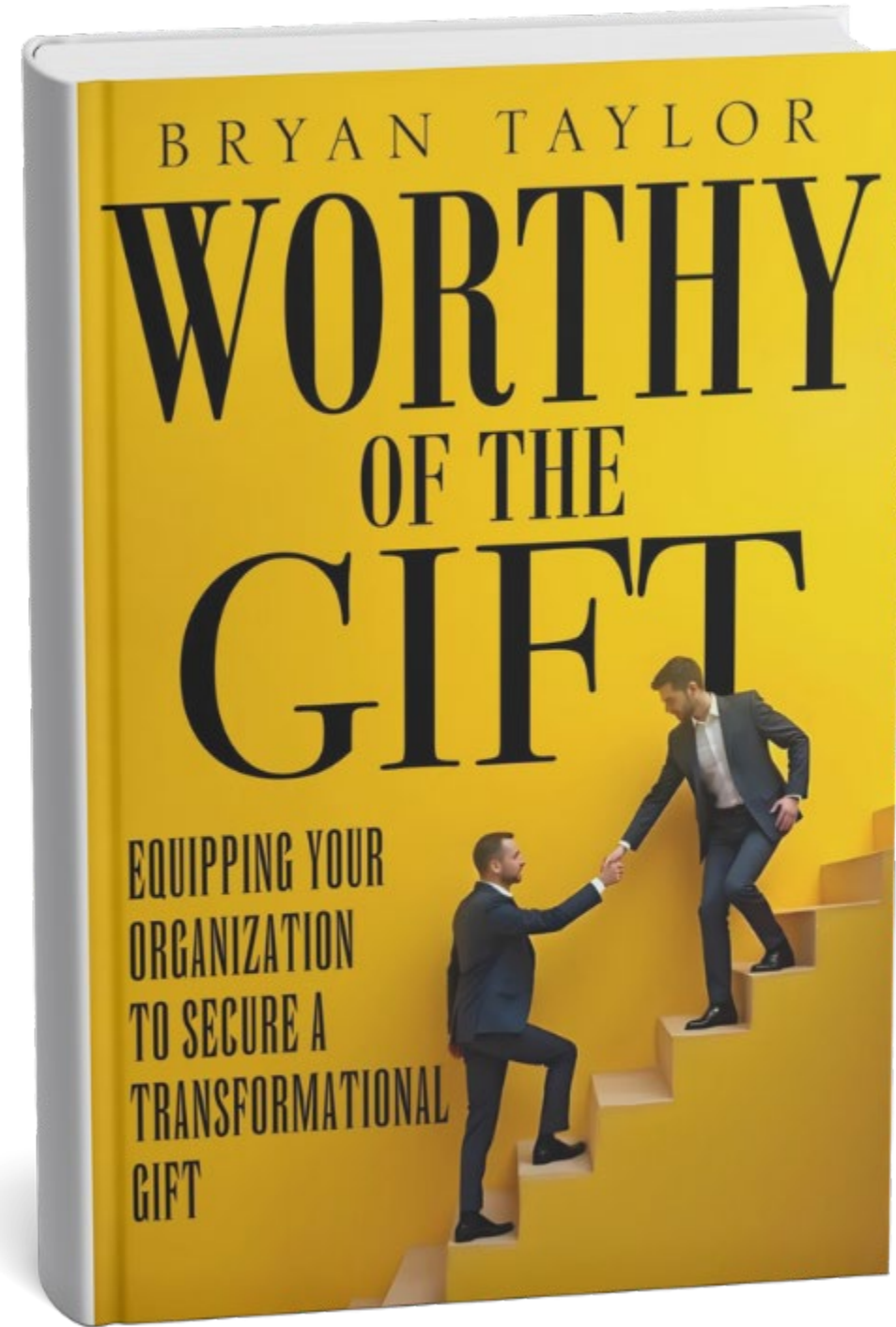
WHAT MAJOR DONORS WANT?



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