



ENDOWMENT GIVING CONVERSATIONAL CUES

1. **DONOR:** "I can't believe (*name of staff person or lay leader*) is retiring! I remember when (*name*) was hired (or first took a leadership role) as if it were yesterday! (*Name*) has done so much for our (*organization*)."

OR

"I or my parents/family have been involved in (*organization*) since its inception."

WHAT THIS MEANS: This person's family has obviously been involved in the organization for a very long time and their loyalty and commitment to the institution run deep. They may want to consider making a legacy gift in honor of a family member or the person retiring.

2. **DONOR:** "I am in the process of (or about to) selling my business (or my vacation home, or appreciated property)."

WHAT THIS MEANS: If the business has been successful, your donor will (hopefully) be selling the business at a profit. There is an opportunity for your donor to make a charitable gift to your organization from the profits and receive a tax deduction. However, its best if this gift is put in place before the sale occurs so speak with the donor and their attorney/professional advisor ASAP.

3. **DONOR:** "I really want to make a legacy gift but I don't know if I can afford to."

WHAT THIS MEANS: If you can come up with a way for your donor to make a meaningful legacy gift with a financial benefit that is viewed as "affordable," you can close this gift! The professionals at your Jewish Community Foundation or Federation can help brainstorm possible scenarios and solutions with you to take back to your donor.

4. **DONOR:** "I'm so happy to see that my child (or grandchild) is having the same positive experiences at (school, camp, JCC program etc.) that I had when I was that age."

WHAT THIS MEANS: Similar to #1, this individual has been involved in the organization for a very long time and their loyalty and the commitment to the organization is strong. This donor might be interested in making a legacy gift to support the activity that impacted them and their child (or grandchild).

5. **DONOR:** "I am at that age where I have to start making mandatory distributions from my IRA (or retirement plan)."

WHAT THIS MEANS: Donors who are 70 ½ must start making mandatory distributions from their IRA, which is taxable for them. Congress recently made the IRA Charitable Rollover permanent, which allows your donors to make a direct distribution from their IRA (a maximum of \$100,000 every year) to your organization's endowment fund. This transaction is not included in their taxable income. This could be a great tax savings for those donors who do not need this additional income to cover their living expenses.