



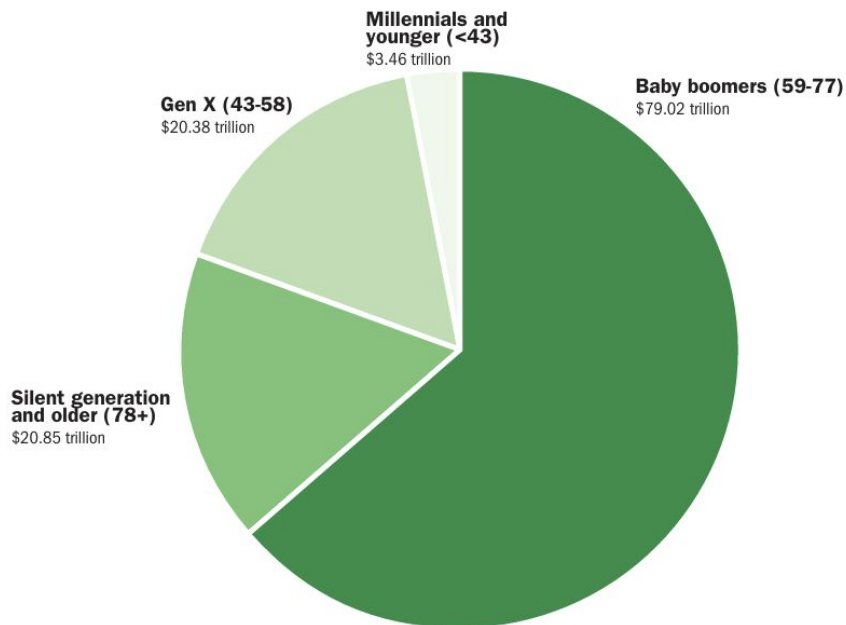
Trust, Transparency & Technology

Navigating the Planned Giving Journey with Boomers

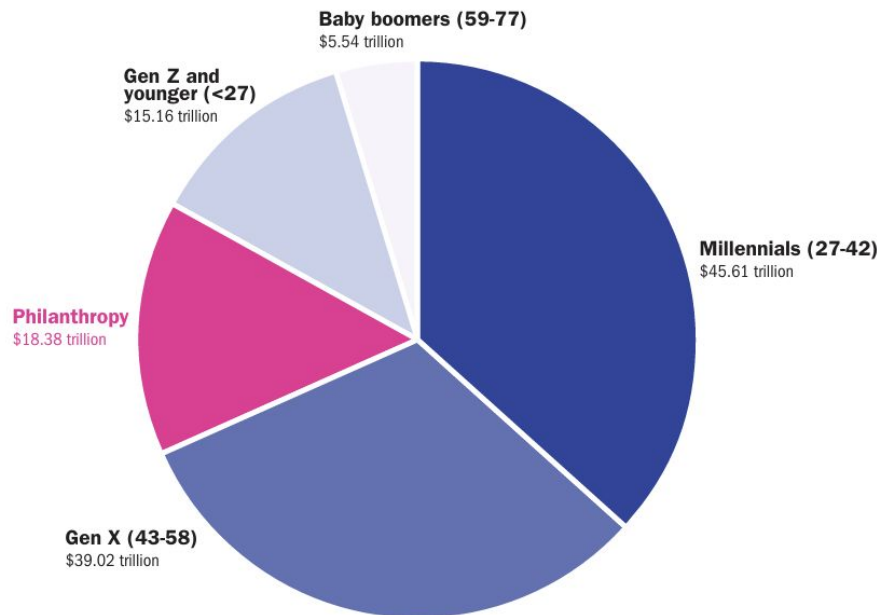
The Coming Windfall?

Cerulli Associates, a financial-research firm, forecasts that from 2024 to 2048, an estimated \$123.7 trillion of wealth will transfer between generations. Nearly two-thirds of that will come from baby boomers. Philanthropy will receive \$18.38 trillion — roughly 15 percent.

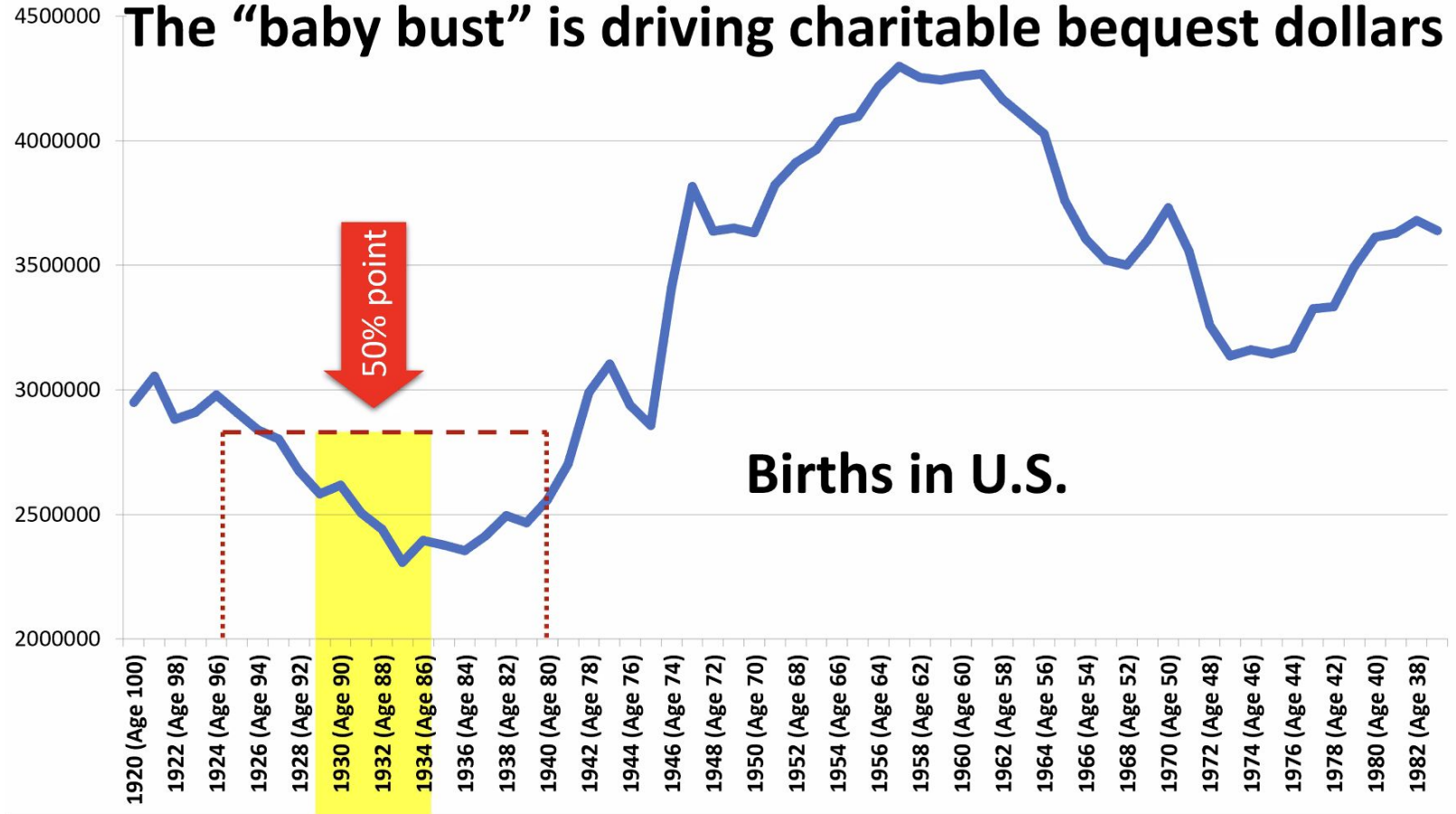
Transferring Money



Recipients



The “baby bust” is driving charitable bequest dollars



①

Key Motivators of
Boomers

2

The Importance of
Trust & Transparency

3

Role of Technology

Matures (aka "the Silent Generation")

Born 1925-1945

Experienced WW2 - Beliefs framed by Great Depression.

Fiscally conservative, deep trust in charity.

Experienced emerging consumerism as parents rather than children.

Grew up believing in the virtues of duty and service, particularly locally.

Believe in family and traditional family roles. Sixty-four percent were married between the ages of 18 and 33.

Boomers

Born 1946-1964

Grew up in austerity but came of age in prosperity.

Challenge the status quo, "Never Trust Anyone Over 30."

Benefitted from shift from blue collar to white collar jobs. Explosion of media/information consumption.

Enjoyed increasing individualism. The "ME" generation.

More accepting of societal change and emerging family types. Marrying later in life and experiencing multiple marriages.

WHY BOOMERS?

- Increased life expectancy
- High levels of education
- Favorable real estate conditions
- Lower child birth rates
- Expansive work experience
- Dual incomes

**Greater economic security
than past generations!**

- Comprise 20% of US population
- Control 70% of the wealth in the US (Forbes, 2023)
- Give 43% of individual philanthropic giving (GivingUSA, 2023)
- 1/3 more generous than silent generation at the same age
- Will maintain wealth inequity for next 10+ years (don't retire at 65)



Leading Boomers

(Born 1946-1965)

aka “Legacy Leaders”

Characteristics

- Post-War Optimism & Civic Duty
- Witnesses to Major Social Change
- Financially Fortunate but Cautious
- Value Traditional Media & 1:1
- **Legacy-Oriented & Family-Focused**

Behaviors

- Doing right for future generations
- Challenge status quo
- Security
- Prefer direct mail and in-person
- Leaving a legacy, **values match**

Lagging Boomers

(Born 1955-1964)

aka “Informed Investor”

Characteristics

- Skepticism of Institutions
- Pragmatic & Cautious
- Technologically Adaptive but Transitional
- Loyal but Demanding Consumers
- Family-Oriented

Behaviors

- **Trust but verify**
- Stability, Clarity & Evidence
- Decisions are more deliberate
- **Thorough research (more tech savvy)**
- Stress around time, finances & planning

Common Themes

- Healthy skepticism
- Financially cautious
- Purpose-driven
- Value legacy
- Expect clarity & connection
- Show where dollars go
- You're a good investment (ROI)
- Seek alignment with personal values
- Emotional Resonance (Russell James)
- Where are you going? How are you getting there?

Cut through
the clutter.

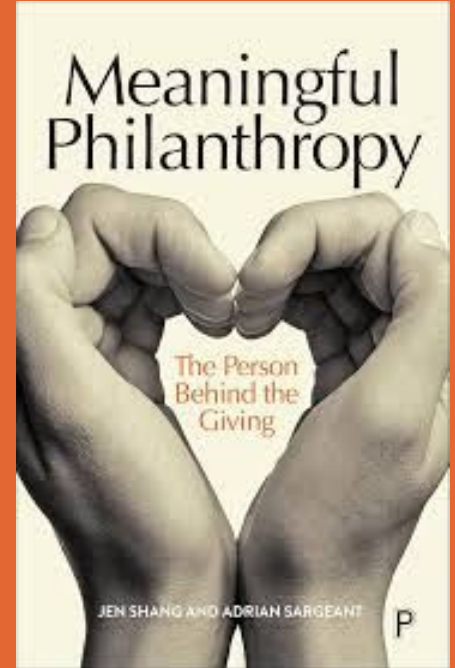




How To Love Your Donors In The Philanthropic Psychology Way

Jen Shang, PhD

Co-Founder of Institute for Sustainable Philanthropy
Professor of Philanthropic Psychology



Your donor is at the heart



Build bridges that empower donors to recognize their identities in your mission.

**Build enduring,
emotional connections**
to the cause you
champion

**Help donors discover and embrace
their power** to create intrinsic
rewards that come from expressing
love through their giving

**Acknowledge that donors
are in control** of their
philanthropic decision to
support your mission



3 BASIC PSYCH NEEDS

1. Connectedness

Potential questions to ask yourself:

- Does this recognize the donor as a vital member of the NP's team?
- Does this make the donor feel engaged and part of the story?
- Does your messaging convey how they can extend or carry on their compassion
by making a legacy gift?
- Does your messaging express how they will be joining with others by
making a legacy commitment?



3 BASIC PSYCH NEEDS

2. Autonomy

Potential questions to ask yourself:

- Does this recognize them for choosing to support the NP with their past support?
- Does this present legacy gift choices to extend their commitment?
- Does this indicate options for next steps they can choose to make?
- Are we presenting how sharing their legacy gift intention allows them to ensure their legacy gift can extend their values as they wish?



3 BASIC PSYCH NEEDS

3. Competency

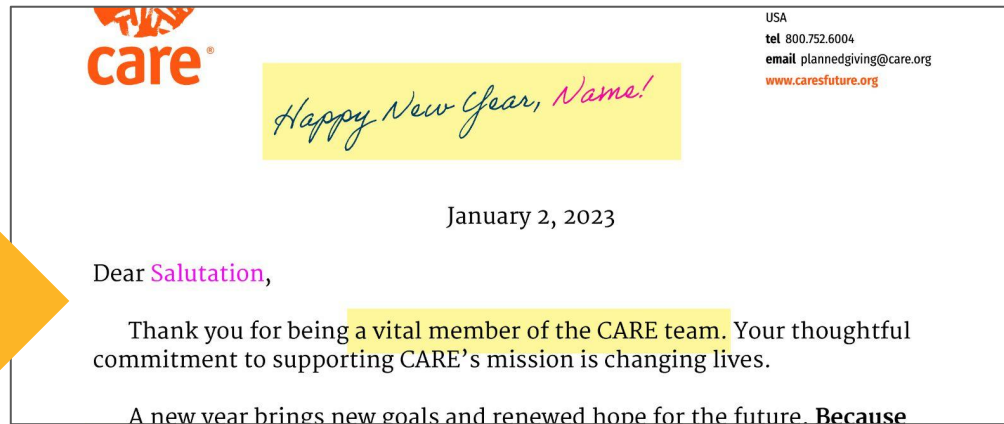
Potential questions to ask yourself:

- Does this convey how the donor is directly saving lives, spreading kindness, feeding the hungry, educating our future leaders, etc. by their past support? (Avoid internal NP org only language...say how the donor is directly helping or at least a vital partner in directly helping.)
- Are we expressing the effective outcomes that happen when they support the NP?
- Do we reinforce the NPs credibility and competency?

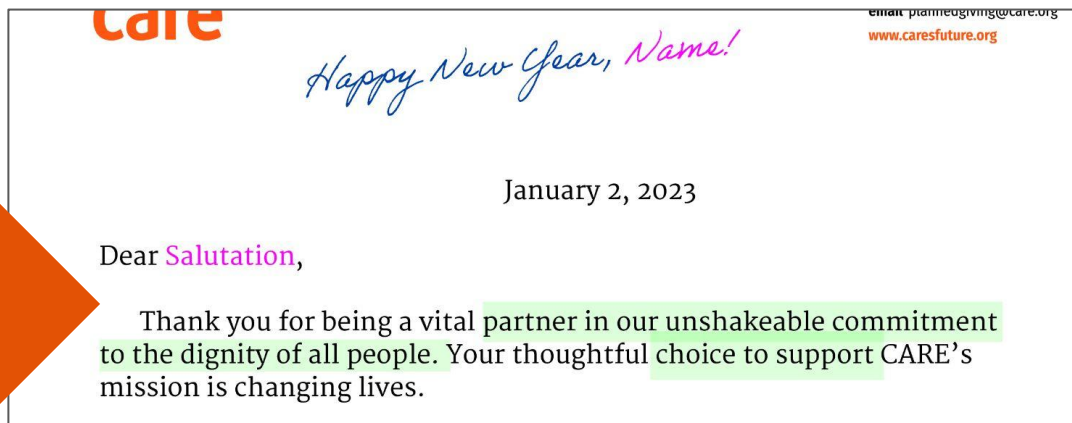


CONCEPTS IN ACTION

Connectedness AND Identity



Connectedness AND Competency AND Identity AND Autonomy



CONCEPTS IN ACTION

Competency
AND
Autonomy

Autonomy AND
Competency
AND
Connectedness

Yes, I'm Interested!

- ☐ Please send my FREE *Personal Estate Planning Kit* so I can get organized and ensure my values live on.
BONUS: The Record Book lets you inventory assets in one spot!
- ☐ I am considering a gift to CARE in my will or plans.
- ☐ I've already chosen to preserve my passion for helping vulnerable people through a gift in my will or estate plan. Please send me benefits of joining the legacy society.

Is your information correct?
If not, please update below.

Name _____
Name 2 _____
Address Line 1 _____
Address Line 2 _____
City, State Zipcode _____

Telephone _____

Email _____
SEQNO | ACCOUNT# | VD2
312315000000



CARE USA
151 Ellis Street NE
Atlanta, GA 30303

PLANNED GIVING OFFICE
T: 1-800-752-6004
plannedgiving@care.org

To give to CARE a gift bequest or as a named beneficiary please include the following:
Cooperative for Assistance and Relief Everywhere, Inc. (CARE), located at
151 Ellis St. NE, Atlanta, GA, 30303,
Federal Tax ID #13-168-5039

Yes, I'm Interested!

- ☐ Please send my FREE *Personal Estate Planning Kit* so I can get organized and ensure my values live on.
BONUS: The Record Book lets you inventory assets in one spot!
- ☐ I am considering a gift to CARE in my will or plans.
- ☐ I've already chosen to preserve my passion for helping people facing crisis with a gift in my will or estate plan. Please send me benefits of joining the legacy society.

Is your information correct?
If not, please update below.

Name _____
Name 2 _____
Address Line 1 _____
Address Line 2 _____
City, State Zipcode _____

Telephone _____

Email _____
SEQNO | ACCOUNT# | VD2
312315000000



Federal Tax ID #13-168-5039

Revised to
Strength-based
wording.
Continued
w/CCA!



"YOUR" IMPACT



One Wolfert Place, 7th Floor
P.O. Box 1650
Morgantown, WV 26507-1650

ADDRESS SERVICE REQUESTED

Thanks to You

GRATITUDE REPORT 2020

ANSWERING THE CALL

YOUR IMPACT AT WVU

ANSWERING THE CALL

RESPONDING TO A GLOBAL PANDEMIC

As the world grapples with the new strain of coronavirus (COVID-19), West Virginia University is helping shape public understanding of this new health challenge. WVU Health Sciences leaders and healthcare providers are collaborating with state and local authorities. WVU Medicine's statewide network of care, and other agencies, ensure that we are prepared for the challenges this outbreak presents to our University, our campuses, and our state.

West Virginia University is a proud member of the WVU family to give



Greetings, *Salutation!*

During these challenging times, I want to find a way to thank you. Thank you for being part of the Irvin Stewart Society whose members stand among our most valued supporters.

By exemplifying your dedication to protect innovation and education at West Virginia University, **you are truly making a difference in the world.** WVU can continue to adapt and thrive today, even in times of crisis, because generous supporters in years past had the foresight to make gifts for the future. Now, your loyal support ensures our financial future and campus community stay strong for generations to come.

Enclosed please find some recent highlights of the transformational work made possible by your gift. We hope these recent highlights will inspire you to continue your support of WVU education and

WHERE YOU MAKE A DIFFERENCE

SCHOLARSHIPS

For students attending WVU, achieving the high level of education we offer means an ever increasing reliance on scholarships.

As states continue to trim the budgets of public higher education institutions, tuition and fees grow to make up the difference. An increasing burden of financing college is afflicting the students and their families. This reality is clearly seen at WVU.

ACADEMICS

West Virginia University's primary mission is to provide high-quality programs of instruction at the undergraduate, graduate, and professional levels; to stimulate and foster both basic and applied research and scholarship; to engage in and encourage other creative and artistic work; and to bring the resources of the University to all segments of society through continuing education, extension, and public service activities.

HEALTH SCIENCES

Along with health-related academic programs offered to students, WVU physicians and other healthcare professionals provide services to patients at locations all over West Virginia. Our campuses in Morgantown, Charleston, and the Eastern Panhandle are the medical hubs for their regions.

70%
OF WVU UNDERGRADUATES
receive some form of financial aid.

230+
Number of research topics at the
WVU SCHOOL OF PUBLIC HEALTH.

NATIONALLY RECOGNIZED

West Virginia has 104 NCAA-recognized practices, including six WVU Medicine primary care practices. Sleeth Family Medicine is NCAA-recognized through 2020.

THE IMPACT OF Planned Giving

Year-after-year, planned gifts continue to help push West Virginia University forward, making a lasting impact on its students and the state of West Virginia. For example, the Arlen G. & Louise Stone Berger Fellowship was established with a planned gift back in 1980 and has provided almost \$10 million in support for PhD students to attend WVU over the past 40 years.

Meanwhile, the Bernard L. Jury Capital Improvements Endowment, which was created by a planned gift in 2001, has provided almost \$600,000 in support of the Mechanical & Aerospace Engineering department at the Satter College of Engineering and Mineral Resources.

"To the donors, during this time I just want to thank you so much for your continued support. This is such a hard time for everyone. Without you, we wouldn't be able to stay as strong as we are as Mountaineers."

MIG SORRELLS, SCHOLARSHIP
FOUNDATION SCHOLAR



Please Share Your Words of Encouragement To My Fellow Mountaineers:

- ☐ I would like to discuss WVU during this
☐ Phone
☐ Email

Name (Please print)

Address / City, State / Zip

Email

Phone

We respect your privacy. Information collected here will not be shared outside of our organization without your permission.

THANK YOU FOR YOUR SUPPORT!

Irvin Stewart Society members make education and innovation possible. We would be honored to have our valued friends give words of hope and encouragement to our students, faculty, and staff as we all adjust to the ongoing disruptions to our daily lives.

Please complete this card and return it in the enclosed envelope.

HELP ANSWER THE CALL



1

Key Motivators of
Boomers

2

The Importance of
Trust & Transparency

3

Role of Technology?

"Public Trust is the currency of the nonprofit sector"



Source: <https://independentsector.org/resource/trust-in-civil-society/>

The Numbers

- 85% of high net worth donors say trust is critical (US Trust)
- Trust for NPO's rebounded in 2024 to 57%
- Trust in philanthropy steady at 33%

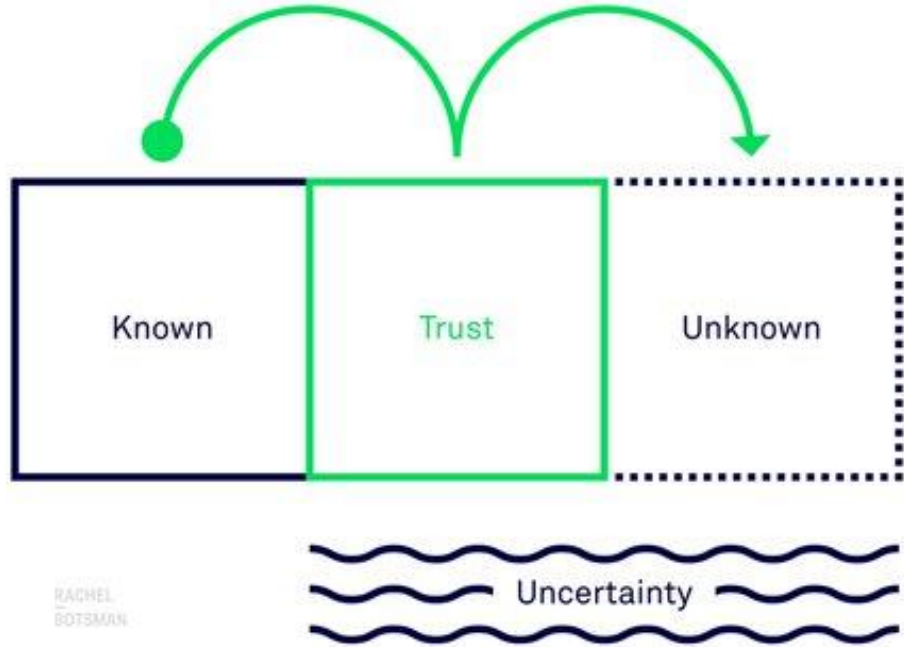
Uncertainty's Impact on Trust

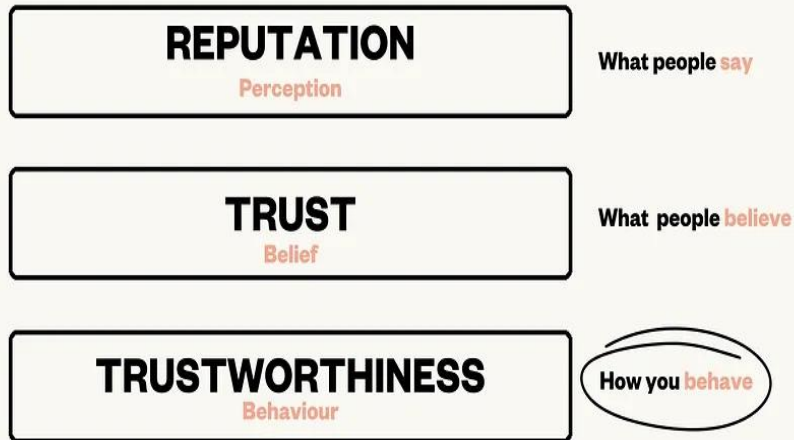


Reputation =
“Reflective”
measure



Trust =
“Predictive”
measure

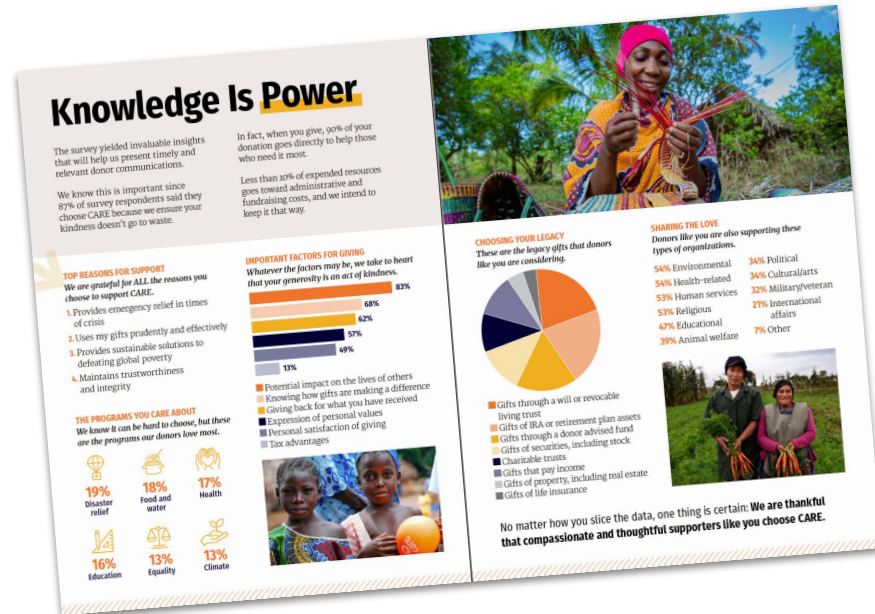




Building Trust through Transparency

- What is the impact?
- Show results
- Authenticity
- Consistent stewardship

CONCEPTS IN ACTION





7 Donor Mindsets

1. This work is important.
2. This organization is capable.
3. This organization is trustworthy.
4. I am connected to this work.
5. An estate gift is a smart choice.
6. People like me do things like this.
7. I need to share my intentions.



UNDERSTANDING THEIR JOURNEY

1

Show donors
they are
important
to you.

2

Demonstrate
that they
can make a
difference
with you.

3

Strengthen
their sense of
connectedness
to your mission.

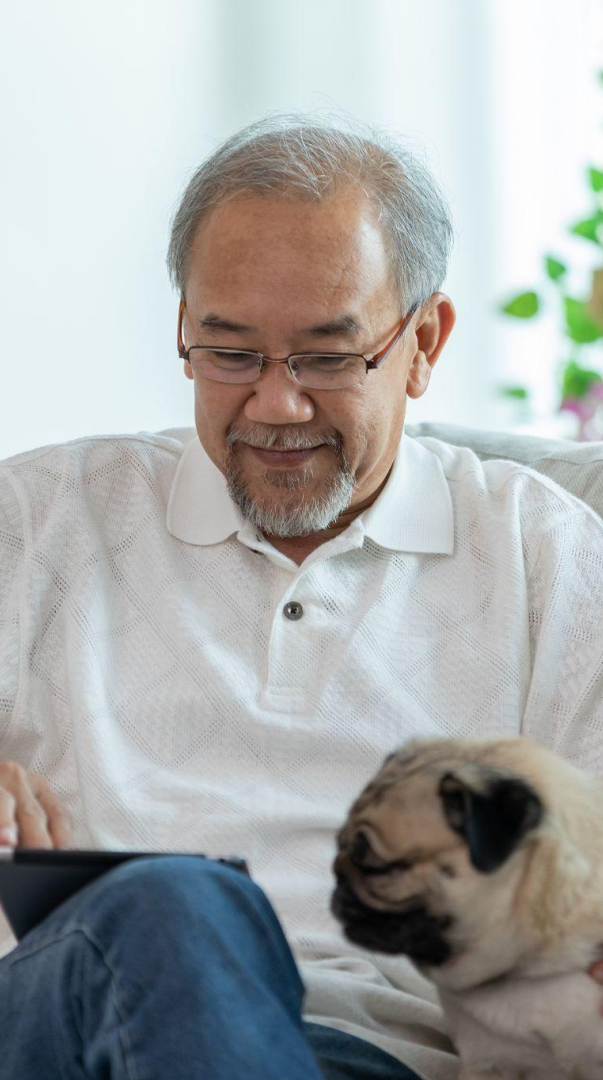
4

Recognize
their identity
**in your
work.**

Planned Giving Donor Journey

Supporting	Discovering	Considering	Deciding	Acting
Supports nonprofit's mission Nonprofit demonstrates competence: receives timely thank-you messages and evidence of impact Continues to support nonprofit, deepens engagement This work is important to me.	Feels connected to nonprofit (feels appreciated, autonomy; my gifts matter) Introduced to idea of planned giving: way to give that maximizes impact, extends support My gifts can make a difference.	Reflects on finances and long-term plans Considers values and legacy Weights nonprofit against other obligations and charitable causes This organization is part of my life story.	Integrates nonprofit with identity Researches options: • Conversations with family and advisors • Self-directed research • Consultation with nonprofit Decides to make a legacy gift People like me do things like this. This gift is a way that I can live on.	Puts together estate planning team Arranges gift: • Creates will or codicil • Updates beneficiary documents • Initiates asset transfer Notifies nonprofit I want to make sure my wishes will be fulfilled.

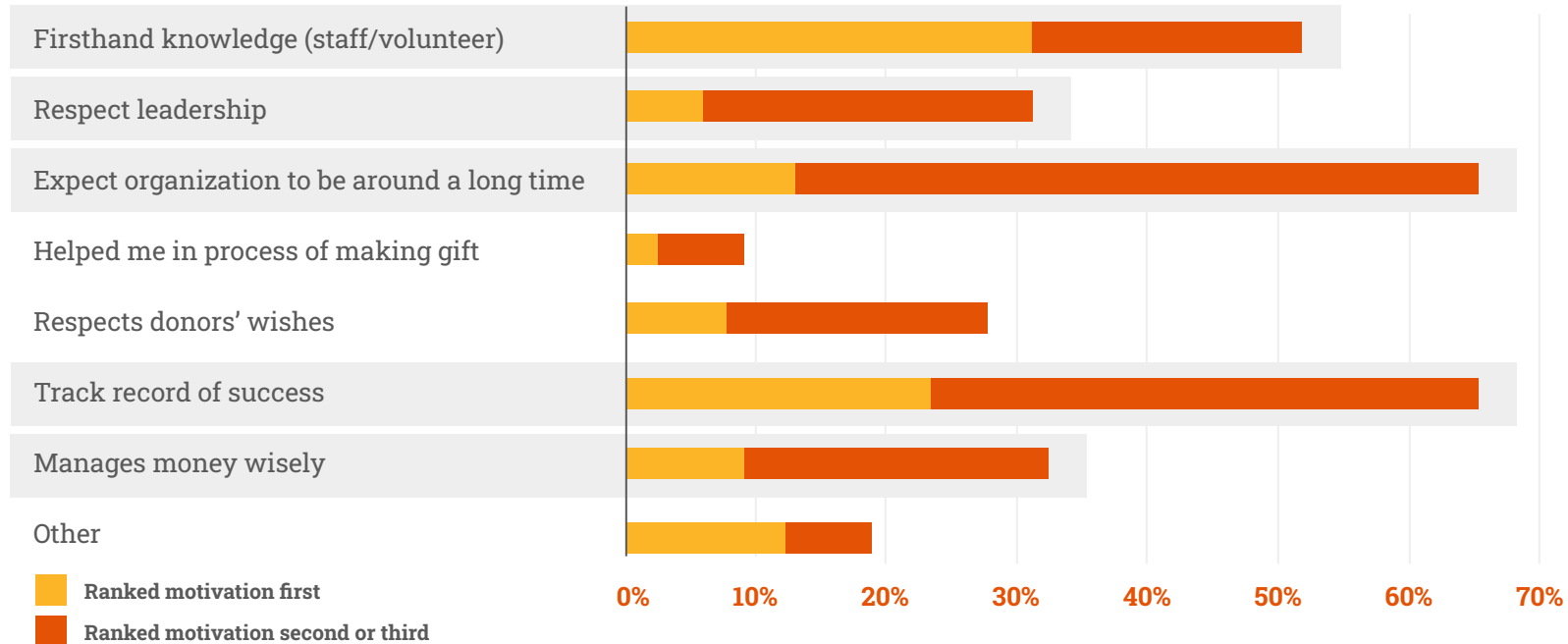




This organization
is trustworthy.

BELIEF THAT AN ORGANIZATION CAN BE TRUSTED
BELIEF IN AN ORGANIZATION'S LONGEVITY
BELIEF THAT AN ORGANIZATION IS FINANCIALLY SOUND

Top factors (besides mission) in choosing organization for largest gift



CONCEPTS IN ACTION

Join Us as We Celebrate 50 Years of Caring for Children

For 50 years Miller Children's & Women's has been providing quality, child-centric services to kids who need it most.

We hope you'll join us and be a part of the celebration by accepting the 50@50 Challenge. All you need to do is include a gift to Memorial Medical Center Foundation in your estate plan and let us know. Not only will your gift allow you to play an important role in our future, you'll also become the newest member of the Seaside Legacy Circle.



If you'd like to learn more about this exciting challenge to be involved in our next 50 years, please contact Sharon Thornton, JD, LL.M., Foundation President, at 562.933.4483 or sthornton@memorialcare.org.

The issue of hunger in America is complex, enduring and widespread. About 37 million people struggle with hunger in the U.S., making the need for Feeding America's research, advocacy and nationwide network of 200 food banks and 60,000 food pantries and meal programs more urgent than ever. Yet Feeding America isn't funded by commercial means. Instead, we rely on donors like you to fuel the fight against hunger long term.

YOUR BENEFITS

A gift to Feeding America in your will or financial plan:

- enables you to make a greater impact than you may have thought possible
- may provide you with financial and/or tax benefits
- is often realized after your lifetime, so your current budget isn't affected

WHY FEEDING AMERICA



1 in 7
Americans receive help each year



4.6 billion
Meals are provided each year



99%
Of donations raised go directly to programs for people in need



4-star rating
Charity Navigator's highest overall rating

To learn how you can support a hunger-free America, contact Jessica Noe at (800) 771-2303, Ext. 5593.





I am connected
to this work.

BELIEF THAT ONE'S GIFTS MATTER

BELIEF THAT AN ORGANIZATION IS PART OF ONE'S LIFE STORY

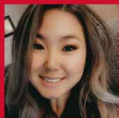
CONCEPTS IN ACTION



From its beginning, the Forever True, For Iowa State campaign set out to help more students access their dream of an Iowa State education. **Nearly 7,000 students received donor-funded scholarships last year alone.**

In addition, many students who faced financial hardships due to the COVID-19 pandemic received support from donors like Mike and Mary Ann Kozimko through the Cyclone Strong Fund or completion grants that helped them stay at Iowa State.

The momentum of the Forever True campaign remains strong as we approach its final months. Most importantly, donors are already making a difference.



“

This scholarship has helped me realize I would cherish my education, and I am grateful for the support.

Iowa State senior studying...



“

This scholarship allowed me to worry about how I am going to pay for my books and tuition, and I could not be more grateful for the support.

Iowa State...



“

This scholarship relieved my stress about how I was going to pay for my books and tuition, and even covered some of my housing. I struggle financially every year as to how I will cover these expenses in order to keep attending college. The Heiden Fund mitigated these worries, and I could not be more grateful for the support.

—JOEZEL NORIEGA,

Iowa State junior and Heiden Fund for Women in Business Scholarship recipient



“

The lack of two incomes (in my household) put a strain on my dreams and college goals, but I was able to persevere and work my way through college along with the help of scholarships that the Hrabas graciously provide. The support has meant the world to me and has helped me be able to keep working toward my college and career goals.

—BRYCE FRIEDERICH,

Iowa State senior studying hospitality management and a Hrabas Scholarship recipient

“Donor trust increases significantly when they can clearly see how their gift will live on beyond their lifetime.” - Dr. Russell James

“

This scholarship relieved my stress about how I was going to pay for my books and tuition, and even covered some of my housing. I struggle financially every year as to how I will cover these expenses in order to keep attending college. The Heiden Fund mitigated these worries, and I could not be more grateful for the support.

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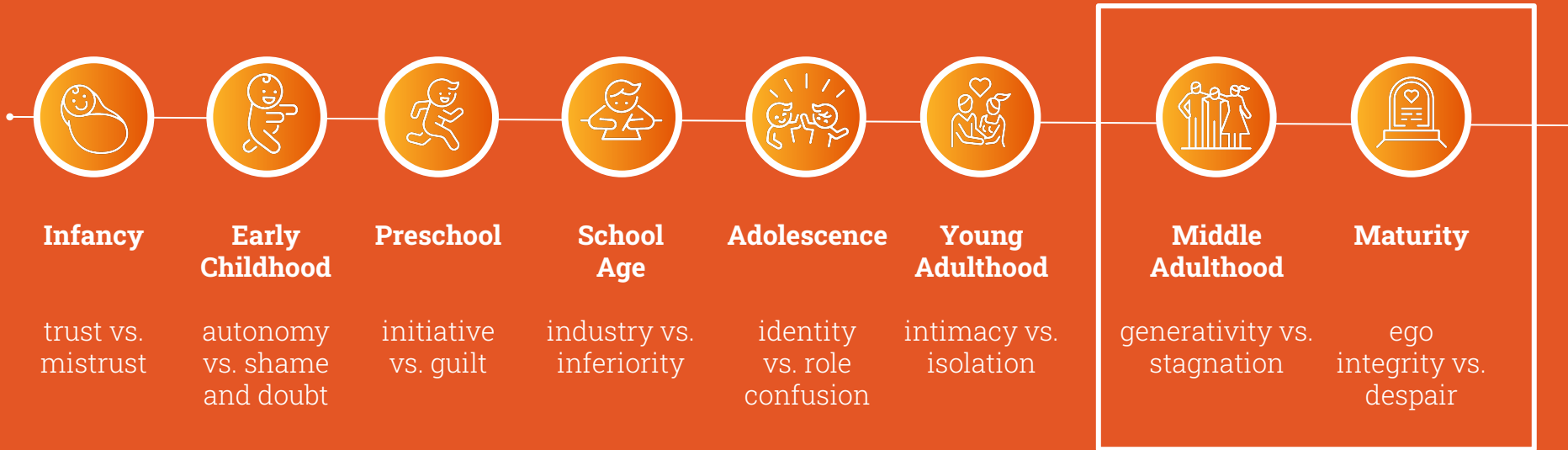




An estate gift is a smart choice.

**BELIEF THAT ONE WANTS TO BE REMEMBERED
BELIEF THAT A DONOR DOES NOT NEED TO LEAVE ESTATE TO HEIRS
BELIEF THAT ESTATE PLANNING IS VALUABLE**

Stages of Psychosocial Development



Stages of Psychosocial Development



Middle Adulthood

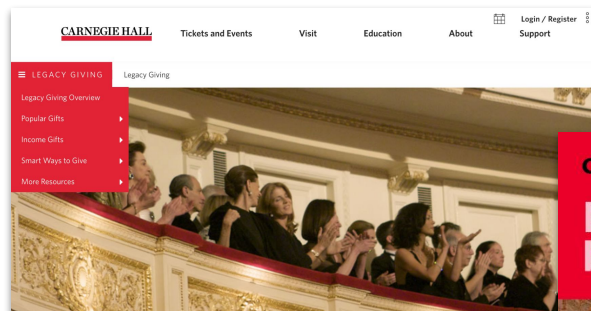
generativity vs.
stagnation



Maturity

ego integrity
vs. despair

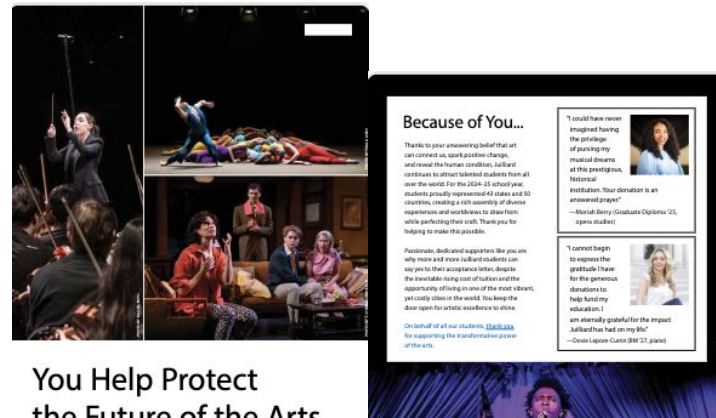
SUPPORTING THE FUTURE



Keep the Music Alive for the Next Generation

For generations, Carnegie Hall has set the standard for musical excellence. With a little planning, you can help us continue to bring the transformative power of music to audiences for years to come. Chart your path here by learning the different gift options available. We'll work with you to find a charitable plan that lets you support Carnegie Hall at the same time.

Your dedication keeps the music playing.



You Help Protect the Future of the Arts

Inside, your support sets the stage—discover the next act in your legacy.

Your Legacy Can Set the Stage for Their Success

Because of you, the talented young artists in Juilliard's individual, dance studios, and classrooms inspire countless individuals. Your charitable income tax deduction can help them open doors of opportunity for Juilliard students today and in the future. Each gift below will amplify your impact at Juilliard—and come with you nothing today!

- Make a Difference—Right Away**
 - Cash: With a gift of cash, you have the opportunity to see your generosity in action, and you will receive a federal income tax charitable deduction when you benefit on your taxes.
- Appreciated assets: If you have assets you have owned for longer than one year that has increased in value, consider giving to Juilliard.**
 - Qualify for an income tax deduction when you make your gift and eliminate capital gains tax on the assets.
- Donor advised fund: Enjoy the flexibility to recommend how much and how often money is granted to Juilliard and other qualified charities.**
 - Qualify for a federal income tax deduction in the year you contribute to the fund.
- 501(c)(3) qualified charitable distribution:**
 - If you are required to take a minimum distribution, you may give up to the maximum amount allowed by law per year from your IRA directly to Juilliard without having to pay income taxes on the distribution.
- Make an Impact Later**
 - A gift in your will: A single sentence in your will or bequest trust is all that is needed to create your Juilliard legacy.
 - Beneficiary designation: Like a simple form to name Juilliard as a beneficiary of your life insurance policy or retirement plan assets.
 - Charitable gift annuity: A gift annuity provides you with dependable income for life. After your lifetime, the balance goes to support Juilliard. Plus, if you are 50 or older, you can fund a gift annuity with tax-free charitable distributions from your IRA up to \$14,000 during any single calendar year. Contact us to learn more.

Combining gifts from each of these methods can also help ensure your Juilliard legacy in a way that works for your personal and charitable goals. To learn more, please let us know.

"Juilliard is an environment and a statement of belief in a young artist, potential. Scholarships do more than help talented students cover costs—they embrace the value of the arts and of artists, ensuring their worthy of investment and essential for progress in a society."

—President Stephen Wosk



1

Key Motivators of
Boomers

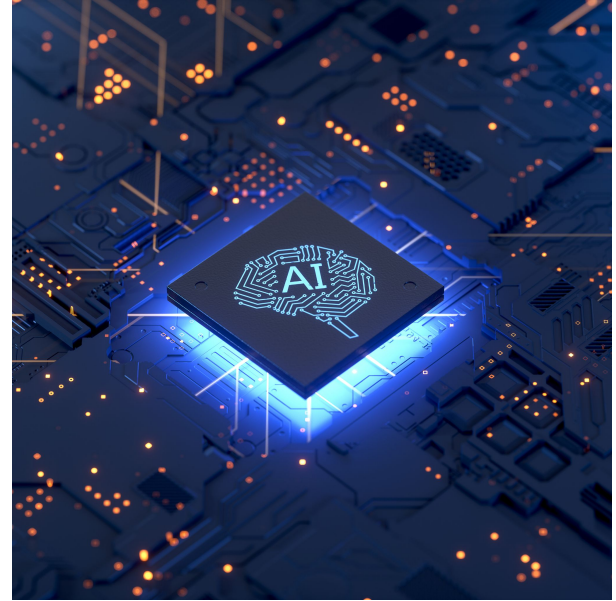
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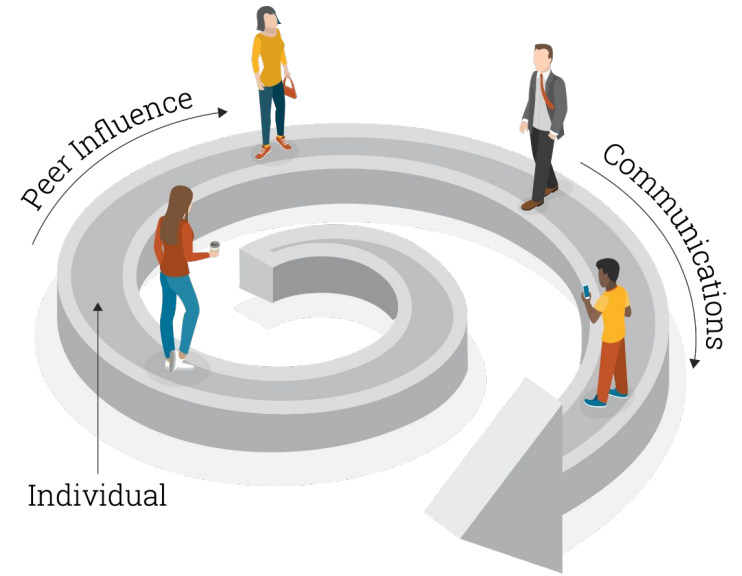
The Importance of
Trust & Transparency

3

Role of Technology

THE ROLE OF TECHNOLOGY

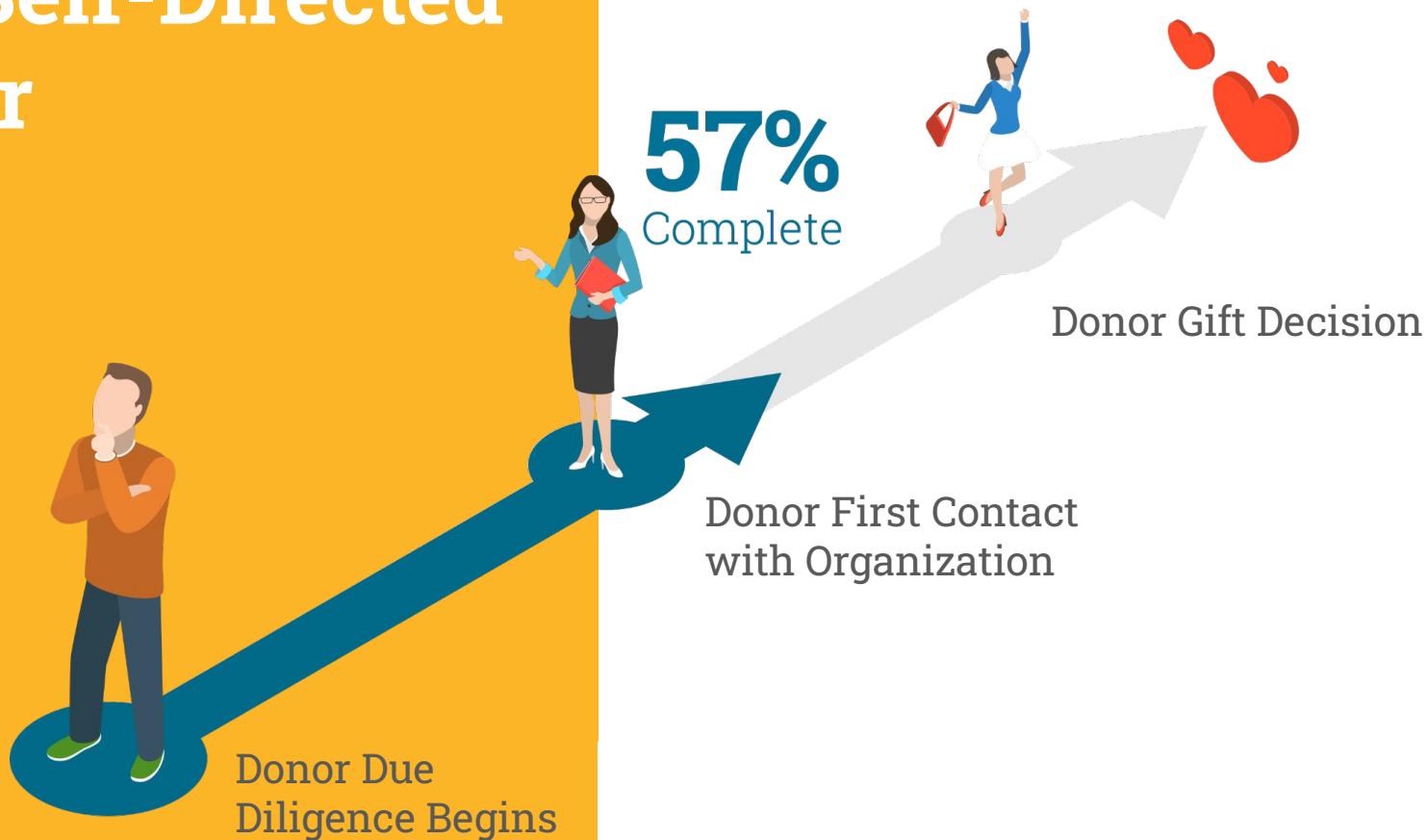




← Measurement of Engagement & Ability to Influence Others →



The Self-Directed Donor



Hyper-Personalization



Tech-Driven Personalization

- Tailored Videos
- Personalized content
- “Boomers are responsive when communication feels custom and respectful”

GIVEN THEM OPTIONS

RESOURCES TO MEET YOU WHERE YOU ARE

Choose the option below that best matches your current situation.



BEGIN PLANNING

We are pleased to offer our **FREE Personal Estate Planning Kit** to our Trojan community. **Scan the code for step-by-step instructions** on what to include in your plan. If you've already got a plan, use our kit to determine if it's time for a refresh.





CREATE YOUR WILL — FOR FREE

Everyone needs an estate plan. That's why we're giving you complimentary access to a secure suite of online planning tools. Create your will and other critical documents from the comfort of home! **Scan the code to get started.**



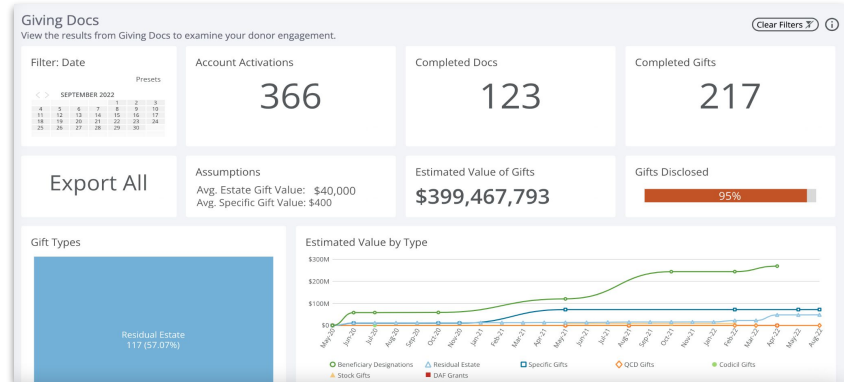
Create Your Legacy

Support the Arthritis Foundation

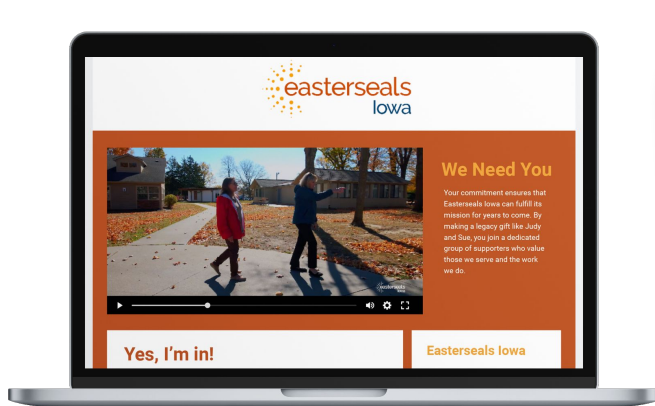
[Get Started](#)

Your free estate plan from [Giving Docs](#)

Join the Arthritis Foundation supporters and plan your legacy with Giving Docs. It's **safe, secure and free for life.**

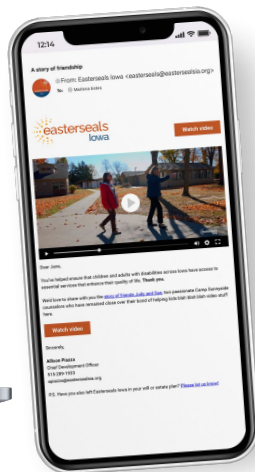


THE IMPACT OF VIDEO



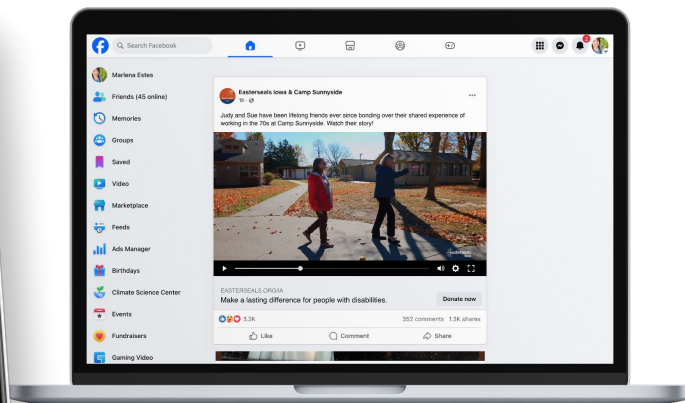
Videos can increase
conversion rates in a
targeted campaign by

80%



Videos can email
can increase
click-through rates

300%



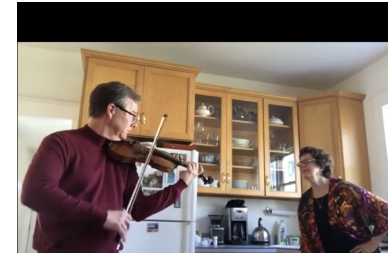
Video ads perform

480%

better than image ads
on Facebook



ORGANIC VIDEO IS BEST



Info Comments Up Next

DMSO at Home: Jonathan & Julie Sturm

Thursday at 8:30 AM · 🌐

In this episode of DMSO at Home, Concertmaster Jonathan Sturm and Principal Cellist Julie Sturm share a glimpse into their daily life, including a lively debate on handwashing repertoire and a performance of the Handel/Halvorsen Passacaglia.

#DMSOatHome is a Des Moines Symphony project aimed at connecting with our community online through videos, livestreamed concerts, and more. Watch for all-new content on our social channels and at dmsymphony.org/athome.

👍❤️ 269

48 Comments 108 Shares 9K Views

 **Des Moines Symphony**
8.2K Followers

Follow

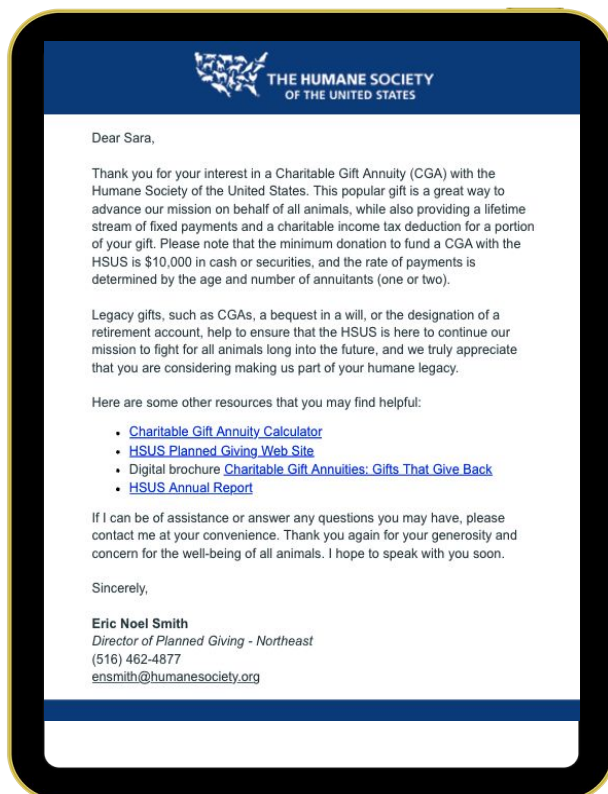
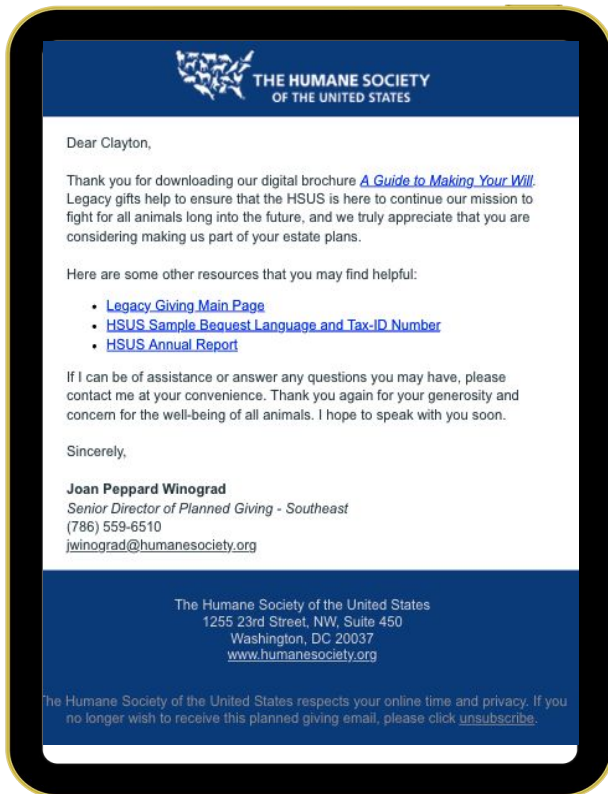


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TRIGGERED EMAIL CAMPAIGNS



WHAT ABOUT AI?

Ethical Use

Privacy and
Security

Accountability
and
Transparency

Inclusion and
Bias

Ethics and
Compliance

Human
Learning and
Impact



FundraisingAI

Fundraising.AI is a fully independent collaborative that exists to understand and promote the development and use of Responsible AI for nonprofit fundraising.



AI for Good
Global Summit 2023

Generative Content

Marketing Automation

Prospect ID

Constituent
Perception

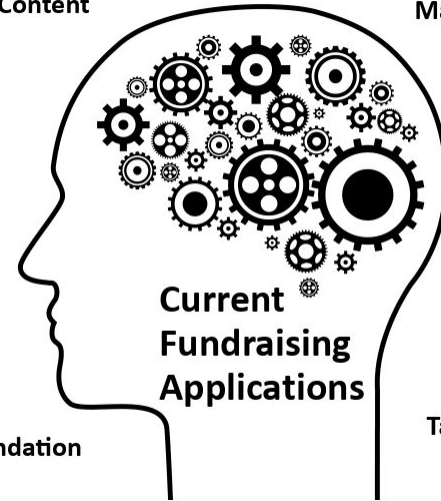
Business
Simulation

Donor Journey
Mapping

Action
Recommendation

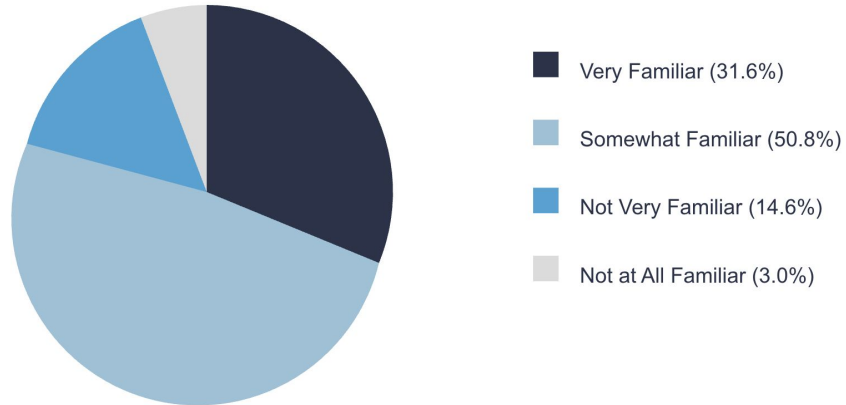
Task Wizard

**Current
Fundraising
Applications**

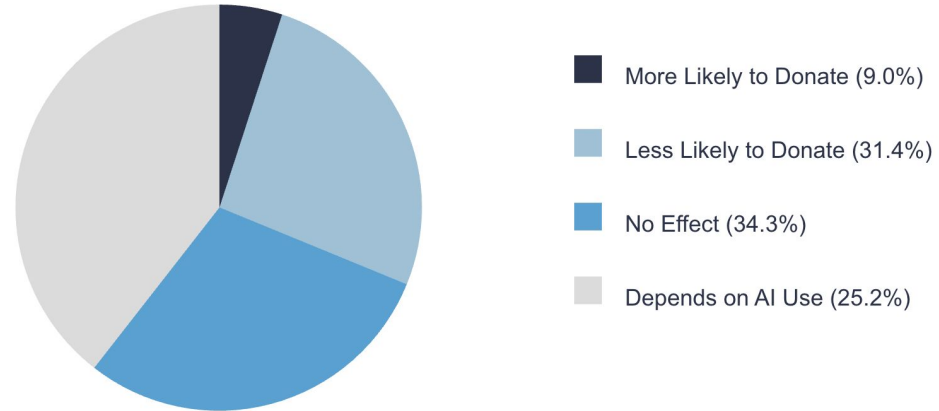


DONORS TAKE ON AI

AI Familiarity Among Donors



Impact of AI on Donor Giving Behavior



THE RISE OF AI WITH NPO'S

Nonprofits Increasingly Expect
to Use AI in Coming Years

46%

Already actively using AI

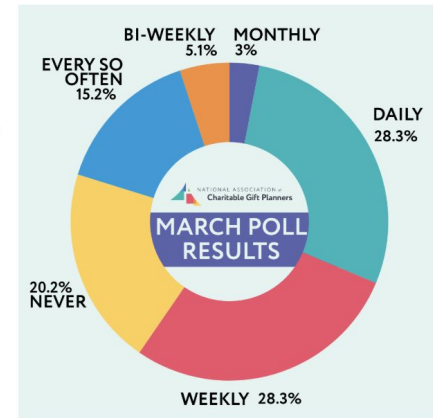
77%

Expect to actively use AI
in the next 3 to 5 years

Source: 2025 Chronicle of Philanthropy
Technology Leadership Survey

AI Adoption in the Gift Planning Community from the March Perspectives Poll

- 28% of professionals use AI tools daily.
- 28% incorporate AI on a weekly basis.
- 20% of people haven't purposefully used artificial intelligence in their role.
- 15% utilize AI every so often.
- 5% engage bi-weekly.
- 3% of people use it monthly.



THINGS TO KEEP AN EYE ON

SDSU | San Diego State University



Meet Sandy, our Virtual Engagement Officer

Introducing Max™:



Takeaways

The Wealth Transfer is Upon Us and Baby Boomers are Leading the Way!

Reinforce Trust & Transparency at Every Step of the Donor Journey

Look for Efficiencies & Personalization in Technology





Thank you!



Nathan Stelter

President

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