

**GRINSPOON INSTITUTE  
FOR JEWISH PHILANTHROPY**

A PROGRAM OF THE HAROLD GRINSPOON FOUNDATION



## Common Objections to Planned Giving – and Their Solutions

Please let your donor know that they should consult with *their personal financial and tax advisors* to determine the best options for them or they could be encouraged to call the local Jewish Community Foundation (or whatever organization your camp is partnering with as fiscal custodian) for further consultation.

Objection	Solution	Planned Giving Vehicles
The economy is doing poorly and I don't have enough money right now for an estate plan	A planned charitable pledge can be made now that does not require any actual cash gifts at the present time.	<ul style="list-style-type: none"> <li>● Bequest</li> <li>● Remainder or a percentage of an IRA or insurance policy</li> </ul>
I would love to make a large gift, but I want to make sure my children are provided for  Or  I will let my children make any future contributions	An estate plan that includes your children and the camp and other charities you care about can ensure that your children receive an income or an inheritance at the same time as your personal charitable values are honored.	<ul style="list-style-type: none"> <li>● Charitable remainder trust</li> <li>● Charitable lead trust</li> <li>● Charitable Gift Annuity if older</li> <li>● All or percentage of a Life Insurance policy</li> <li>● Remainder or a percentage of an IRA or 401k or 403b retirement fund</li> </ul>
I need to save for my children's and grandchildren's education	An estate plan may actually help with educational expenses depending on one's assets.	<ul style="list-style-type: none"> <li>● Charitable remainder trust</li> <li>● Charitable lead trust</li> </ul>
I'm going to retire in a few years	Some charitable gift plans have the potential to actually increase your retirement income.	<ul style="list-style-type: none"> <li>● Charitable trust</li> <li>● Charitable gift annuity</li> <li>● Deferred charitable gift annuity</li> <li>● Gift from qualified plan at death</li> </ul>
I need to make sure my spouse is provided for  Or  I may outlive my assets	There are charitable gift plans that can have financial and tax benefits for you and/or your spouse while still supporting your charitable values.	<ul style="list-style-type: none"> <li>● Charitable gift annuity</li> <li>● Charitable trust</li> <li>● Qualified plan to establish a charitable trust at death</li> </ul>

Objection	Solution	Planned Giving Vehicles
<p>I am not wealthy</p> <p>Planned giving is for the rich</p>	<p>A legacy pledge can be made by anyone at any amount. Everyone can benefit from plans that reduce future estate taxes.</p>	<ul style="list-style-type: none"> <li>● Annuity</li> <li>● Bequest</li> <li>● Life Insurance</li> <li>● Remainder or percentage of an IRA or 401k or 403b retirement fund</li> </ul>
<p>I don't have any family, so I don't need to think about gift and estate planning</p>	<p>State laws will determine the disposition of your estate if you don't have a plan in writing. If you don't have a family, you still need an estate plan that reflects the things you care about.</p>	<ul style="list-style-type: none"> <li>● Bequest</li> <li>● Charitable trust</li> <li>● Charitable gift annuity</li> <li>● Charitable remainder trust</li> <li>● Charitable lead trust</li> </ul>
<p>Planned giving is too complicated</p>	<p>Legal and financial professionals can advise you and help establish planned giving vehicles that will be best for you. They do not need to be complicated, just specific to your charitable aims.</p>	<ul style="list-style-type: none"> <li>● Foundation staff</li> <li>● Tax and estate attorneys</li> <li>● Financial advisors</li> </ul>
<p>My professional adviser has not mentioned planned giving</p>	<p>Charitable gift planning may not have come up in your conversations, but you can share your charitable interests with your advisors and together form a plan that is beneficial to both you and the charity.</p>	<ul style="list-style-type: none"> <li>● Foundation staff</li> <li>● Tax and estate attorneys</li> <li>● Financial advisors</li> </ul>