

FAQ for Pastors & Leaders

What is the Legacy Gift Planning Program?

Apex is a third-party organization that specializes in helping donors articulate what they'd like their legacy to be, and maximize their dollars to make a bigger impact on their loved ones and the organizations they care about. The Legacy Planning Program is a series of regular, 1:1 planning meetings during which dedicated consultants help donors organize their important documents, choose from specific scenarios, and move their plans forward with the help of their existing financial planners and attorneys. If the donor does not have those professionals already selected, the consultant will suggest trusted local partners. The NWD and the church receive regular reports on donors' progress through the program, as well as any legacy gifts that have been set up to benefit them.

[Download our PDF: "Our Process"](#)

Giving to our church is strong. Why would we invest time and money in this?

Only 30% of Americans have an estate plan...of those, less than half know or understand what it says! And Americans, on the whole, are quite generous. Approximately 85% give to causes they believe in. But even though most of Americans' assets are non-liquid (real estate, securities, retirement funds, life insurance, etc) less than 4% have a plan for remembering charity after they're gone. Through strategic planning, people can avoid significant, unnecessary tax on their estate while giving MORE to their families and MORE to charitable organizations than they ever thought possible.

Is this type of fundraising biblical?

Yes! God calls us to be good stewards of what He's given us. In many cases, thoughtful and strategic planning can result in much more funding going to the ministry instead of unnecessary taxes, even with the same amount (or more) benefiting family members and loved ones. Often people WANT to give generously, but don't know the best way to do it... or they don't think they're wealthy enough to make a meaningful difference. This couldn't be further from the truth. We're about educating donors and helping them to envision the huge impact they can have long-term through strategic gift planning tools. And our world is a fallen place. Long-term gifts, like the ones we typically set up with donors, have the potential to create streams of revenue that will sustain and grow ministries in perpetuity, even after the donors have gone home and no matter what happens in the world.



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What kind of leadership will our church need to provide?

Each church will need to designate a Champion, a pastor, or a key leader who will serve as a point person for the program. The Champion will help identify donors who'd be a good fit for the program, communicate with them to schedule phases of the program, and ensure solid record-keeping and accountability throughout. They should plan to set aside a full day or two per month to facilitate meetings with donors, with regular communication between meetings. They'll receive regular reports from Apex, detailing donors' status in the program and planned gifts to your organization, throughout the approximately 24-month-long process.

Download our PDF: "What is a Champion?"

What kind of time commitment will this be?

This program typically starts with a two-year commitment, with the option to negotiate an extension. In that time, most organizations have 5-6 individuals/families working through the program at any given time. As donors complete their program (usually in 5-6 regular, monthly, meetings), additional donors begin. In the recommended two years, a church can expect 20- 30 donors/families to lay out and legally establish their legacy plans.

How much will it cost our church?

The funding of the Legacy Planning Program is typically \$2,000/month, plus expenses. This includes a full day of 1:1 planning meetings with donors per month. With the support of NWD, the cost for this program is being offset for the first 18 months of the program to assist churches in launching this program. The chart below outlines the funding breakdown for your church.

	CHURCH	APPROX. EXPENSES	24 MONTH COST	
Months 1-6 75%-25%	\$500/month (\$3,000 total)	\$300/month		<ul style="list-style-type: none">• Months to Completion (24)• Number of Donors from your Church (20-30 donors through program in 2 years)• Cost to NWD (\$18,000 per church)• Cost to Your Church (\$30,000 total; \$28,500 if prepaid)
Months 7-12 50%-50%	\$1,000/month (\$6,000 total)	\$300/month		
Months 13-18 25%-75%	\$1,500/month (\$9,000 total)	\$300/month		
Months 19-24+ 0%-100%	\$2,000/month (\$12,000 total)	\$300/month	\$30,000	

When will this program start?

This program is launching in phases, with the first group of churches already underway. Churches can apply to begin the program at a time that works well with their fiscal year, giving rhythms and/or leadership transitions.

Phase 1: July 2020

Phase 2: January 2021

Phase 3: July 2021

Phase 4: January 2022

Phase 5: July 2022

Phase 6: January 2023

Phase 7: July 2023

Phase 8: January 2024

What will the long-term benefit be to our church?

One of the most common things we hear from donors in the Legacy Planning Program is “I had no idea our estate was so big!” Once donors tally up the value of their bank accounts, life insurance, real estate, vehicles, retirement policies, and other assets, we find the average household net worth to be approximately \$1 million (conservatively).

A typical donor may leave a \$50,000 bequest to organizations they care about and establish a \$350,000 Charitable Remainder Unitrust (CRUT) that benefits their family after their death and their church and other organizations years down the road.

So, if 20 donors complete the program in a year, and they all have an average estate, it's reasonable to expect \$8M in bequests and CRUT disbursements to the church, district, and/or other charitable causes in the long-term. Once donors see their estate estimate, they also often feel more comfortable with their lifetime income outlook and give more substantially in the short-term.



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