

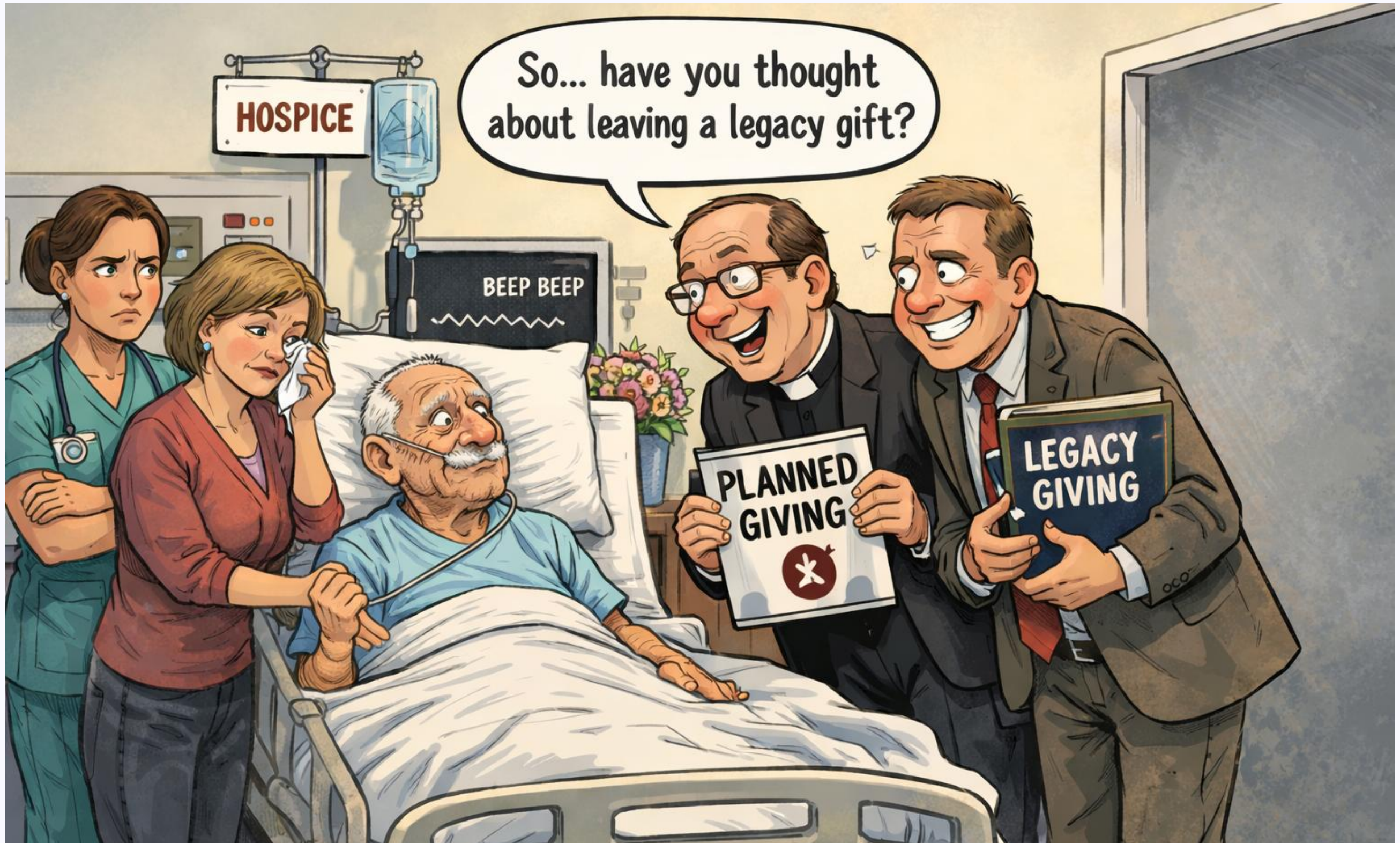


# Legacy Giving: Faith, Story, and Stewardship Beyond a Lifetime

A congregational guide to conversations that matter—where faith meets future, and generosity outlives us all.

*So, what do you think of when you hear  
Legacy or Planned Giving?*

*Legacy Giving Programs should never be this!*



# Let's Talk About the Elephant in the Room

Legacy giving isn't about death.

It's about discipleship that outlives us.

It's about faith passed on, values embodied, and mission sustained long after we've sung our last hymn.

## Here's the truth:

- If you wait until someone is on hospice to talk about legacy giving, you're already late – and probably unwelcome.
- This conversation belongs in the light, not the shadows.
- It's pastoral work, not awkward fundraising.

## Why This Matters Now:

We're not here to discomfort anyone.

We're here to normalize a Holy Conversation about how our faith shapes everything—including what we leave behind.

## BIBLICAL FOUNDATION

# The Theology of Legacy: Grounded in Faith, Not Finance

Stewardship reminds us that it is not about ownership.  
Psalm 24:1 "*The earth is the Lord's, and everything in it.*"

We're caretakers, not owners.

Legacy giving is simply the faithful extension of that truth  
beyond our own lifetime.

### An Act of Trust

Trusting God's future even  
when we can't see it

### A Confession of Hope

Believing the gospel will  
continue to show up

### A Statement of Values

Declaring what matters most to us

The church has always depended on legacy gifts.  
Cathedrals weren't built by pledge cards.  
Neither will the ministries of tomorrow be sustained without  
the thoughtful generosity of today's faithful.



*You can't take it with you!*



# Who Shaped Your Faith - That You Never Met?



## A Question Worth Pondering

Think about the people whose faith formed yours – even if you never shook their hand.

- Maybe they funded the Sunday school room where you first heard about Jesus.
- Maybe they paid for the pipe organ that beautifully accompanied your wedding, a loved one's funeral, or your favorite hymns in worship.
- Maybe they endowed the scholarship that funded your pastor's education and that of other leaders in your congregation.

**What did they pass on?** Not just money or buildings. They passed on stories, courage, a place to belong.

The simple conviction that faith matters.

You are standing in someone else's legacy right now. And someone, someday, will stand in yours.

# What Legacy Giving Actually Is (and Isn't)

Let's reduce the fear and confusion.

Legacy giving is simpler than most people think – and it's not reserved for the wealthy.



## Bequests in a Will

A simple sentence naming the church in your estate plan



## Beneficiary Designations

Naming the church on an IRA, life insurance, or retirement account



## Charitable Trusts

Structured gifts that provide income now and support later



## Gifts of Property

Real estate, land, or appreciated assets given thoughtfully

**Key truth to remember:** Most legacy gifts come from ordinary people who loved their church. This isn't about wealth. It's about **faithfulness**.

# Three Types of Giving—and Why They All Matter

Think of your church's financial life as a three-column support system:



## Annual Giving

Provides operational fuel for mission

## Capital Giving

Builds facilities and long-term capacity

## Legacy Giving

Roots support enduring ministry impact

**Annual giving** - keeps the lights on and the mission moving—it's the fuel.

**Capital giving** - builds the physical and programmatic capacity—it's the structure.

**Legacy giving** - ensures deep roots and long-term sustainability—it's the foundation for generations to come.

All three matter. But legacy giving is the one we talk about least—and often, the one that makes the biggest difference over time.

## Why Churches Avoid The Topic...

Let's be honest without shaming anyone.

There are real reasons churches avoid legacy giving conversations:

- Pastoral/leadership discomfort with the topic,
- fear of seeming greedy,
- lack of training,
- and a "we'll deal with it later" approach that keeps kicking the can down the road.

## and Why We Can't Anymore!

### The Demographic Shift

The largest intergenerational wealth transfer in history is happening now. Faithful people are making decisions—with or without the church's input.

### The Loyalty Gap

Institutional loyalty is declining. Churches that wait passively will be forgotten, not by malice, but by silence.

### The Closing Crisis

Too many churches close because conversations came too late. Not for lack of love, but for lack of planning.

If the church doesn't help people align their faith and their estate plans, someone else will. And that someone might not share your values or your mission.

# How to Talk About Legacy Giving Without Being Weird

You don't need to be slick or salesy. You need to be pastoral, clear, and consistent. Here are the three best on-ramps to these conversations:



## Storytelling

Tell stories of impact, not dollar amounts. Share how past gifts changed lives, funded ministries, or kept the doors open during hard seasons.



## Invitation

Simply ask: "Have you ever considered including the church in your plans?" No pressure. Just curiosity and care.



## Normalization

Mention legacy giving once or twice a year—calmly, briefly, in newsletters or from the pulpit. **Consistency** reduces awkwardness.

"Many people choose to remember the church in their estate plans as an act of gratitude. Legacy gifts help ensure the ministries we love continue for future generations. This is an invitation, not an expectation."

## ACTION STEPS

# Practical Next Steps for Your Church

You don't need a fancy program or a consultant on retainer. You need permission, consistency, and a few simple actions. Here's what your church can do in the next six months:

01

### Add One Sentence

Include a simple line about legacy giving on your website, in your annual report, in your newsletters, and in stewardship letters.

02

### Identify Listening Partners

Find 3 - 5 trusted members to have gentle, curious conversations—not to ask for money, but to listen and learn.

03

### Partner with Experts

Connect with synod resources, Christian financial planners, or a community foundation. You don't have to do this alone.

- ❏ **Remember:** You don't need a program. You need permission and consistency. Start small. Stay faithful. Let the Spirit lead!

## **L**eadership

- governing board approval
- work group establishment

## **E**ducation

- leader education
- donor education

## **G**ifts

- discover existing gifts
- invite new gifts

## **A**dministration

- governing policies
- stewardship processes

## **C**ommunication

- donor-focused promotions
- professional advisor introductions

## **Y**ou

- planning your own gift
- competence and confidence



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## **Sample Article for a Newsletter or your Church Website:**

### **Remembering the Church in Your Estate Plans**

Many people review or update their wills or estate plans at different points in life. When they do, it can be a meaningful opportunity to reflect on the faith, community, and ministry that have shaped them.

For generations, faithful members have remembered the church in their estate plans as an act of gratitude and hope—helping ensure that worship, service, and care for neighbors continue into the future. If you are updating your will, trust, or beneficiary designations, we invite you to consider including our church as part of your plans. This is an invitation, not an expectation.

### **Sample Bequest Language:**

“I bequest **XX% of my estate** to **[Church Name]**, located at **[Church Address]**, designated for **[general ministry / specific purpose]**.”

If you would like more information or simply want to have a conversation, please contact the church office.

*“The earth is the Lord’s, and everything in it.” — Psalm 24:1*



# Legacy Isn't About Preserving Institutions – It's about Faith

It's about ensuring the gospel keeps showing up in places we'll never see. It's about trust—trusting that God's future is worth investing in, even when we can't control it.

Think about it. *What legacy of faith are you already living? What conversation is God nudging you to begin?*

**Gratitude** for those who came before us, whose faithfulness made today possible.

**Courage** for faithful conversations that honor both past and future.

**Trust** in God's future—  
It's bigger than our plans, deeper than our fears.

May we be a people who steward not just for today, but for the generations who will stand where we once stood – and carry the light forward.

## ***A Closing Reading: Prophets of a future not our own...***

*It helps, now and then, to step back and take the long view.  
The kingdom is not only beyond our efforts, it is beyond our vision. . .  
This is what we are about: We plant seeds that one day will grow.  
We water seeds already planted, knowing that they hold future promise.  
We lay foundations that will need further development.  
We provide yeast that produces effects beyond our capabilities.  
We cannot do everything and there is a sense of liberation in realizing that.  
This enables us to do something, and to do it well.  
It may be incomplete, but it is a beginning, a step along the way,  
an opportunity for God's grace to enter and to do the rest.  
We may never see the end results,  
but that is the difference between the master builder and the worker.  
We are workers, not master builders, ministers, not messiahs.  
We are prophets of a future not our own. Amen.*

— [Ken Untener, Dennis Linn, Matthew Linn, Sheila Fabricant Linn](#) in [Healing the Future: Personal Recovery from Societal Wounding](#) by [Dennis Linn, Matthew Linn, Sheila Fabricant Linn](#)