



eRate Newsletter November 18, 2016

[IRS Discount Rate: December 1.8%](#)

The valuation rate for gifts to new pooled income funds is 1.2% in 2016 .

[IRA Charitable Rollover Celebrates First Anniversary](#)

It's now been about a year since Congress made the IRA Charitable Rollover permanent. With that in mind, it's a good time to examine the impact permanent adoption has had.

The permanent status of the IRA Charitable Rollover has caused a shift in the timing of marketing these gifts. While messaging about this gift used to be an end-of-year staple, that may no longer be the case. So when *is* the best time to market them? We cover that and more in this month's featured article.



[READ THE FULL ARTICLE >>](#)

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UPCOMING WEBINARS

[Annual Reporting Process in States that Regulate Gift Annuities](#)



Presented by [Edie Matulka](#)

Thursday, December 15
1 PM - 2:30 PM ET

 [Register](#)

UPCOMING TRAINING

Planned Giving Manager

February 8-9
New York, NY

March 14-15
Columbus, OH

 [View](#)

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Quick Tip: Producing Actuarial Charts in PGM Anywhere

One of the primary enhancements in last month's release of *PGM Anywhere* is the addition of the Actuarial Calculations chart. This chart shows, step-by-step, how a deduction has been calculated, making it useful documentation to provide to an advisor during the gift planning process and to a donor after a gift is made. Here's how to produce it:

1. Run *PGM Anywhere*. (Don't have a *PGM Anywhere* account? Email support@pgcalc.com or call 888-474-2252.)
2. Click "Presentations," then click "Actuarial Calculations" in the Charts section under "Select Presentations."
3. Enter all other specifics of the gift in the usual way.
4. Click "Results."

You may notice while in the Presentations screen that there is also a Non-Charitable Interest Actuarials chart. This chart is similar to the Actuarial Calculations chart, but is useful for substantiating the value of someone's income interest in a gift annuity or other life income plan.

CGA Manual Update Coming Soon

PG Calc has published the latest edition of *Charitable Gift Annuities: The Complete Resource Manual*. Widely recognized as the go-to reference for gift annuity questions, the new manual includes a thoroughly revised chapter on all aspects of marketing gift annuities and a much-improved index, as well as updated copy and examples, as needed, in every chapter. Subscribers to the electronic version should receive their new Manual in pdf format and updated prototype documents via email as soon as final production is completed. Subscribers to the printed manual should receive their updates, plus updated prototype documents on CD, by mid-December.

[Learn More>>](#)

ACGA Suggested Maximum Rates Remain Unchanged

According to an announcement today, The American Council on Gift Annuities (ACGA) Board of Directors held its semi-annual meeting on November 7, 2016. The Board re-examined the assumptions inherent in their gift annuity rate schedules and reaffirmed the suggested maximum rates currently in effect. (These rates originally were published as of January 1, 2012.)

Generally speaking, the ACGA's suggested maximum rates are designed to produce a target gift for charity at the conclusion of the contract equal to 50%

of the funds contributed for the annuity. The rates are further predicated on the following:

- An annuitant mortality assumption equal to a 50/50 blended of male and female mortality under the 2012 Individual Annuity Reserving Table (the 2012 IAR)
- A gross investment return expectation of 4.25% per year on the charity's gift annuity funds
- An expense assumption of 1% per year.

For more detailed information about gift annuity rates and the assumptions that underlie them, we encourage you to visit their website at www.acga-web.org to view or download the Rates Paper.

Marketing Corner: The Year of Life Income Gifts

Next year is going to be the year of life income gifts. Well, actually, the next four years might be. Consider your marketing strategies going forward so they focus on flexibility, control, and risk reduction.

[Read More>>](#)

Webinars Scheduled for 2017

We are very excited about the webinars we have planned for 2017. Within the next few weeks we will be posting a description of each webinar to our website and start accepting registrations. In the meantime, here's what you have to look forward to!

Presenter	Date	Title
Russell James	1/26/2017	Counting Revocable Gifts
Jeff Lydenberg	2/23/2017	Building Endowment with Planned Gifts
Mike Valoris	3/30/2017	Successfully Navigating Gifts of Real Estate
Alan Cantor	4/27/2017	Attracting Gifts from Donor Advised Funds
Jeffrey Frye / Bill Laskin	5/25/2017	Intermediate Taxation for Gift Planners
Andrew Palmer	6/29/2017	Planned Giving Marketing for Starting or Restarting a Program
Mike Valoris	7/27/2017	Getting Bequests Right from Prospect Identification to Realization
Edie Matulka	8/31/2017	Planned Giving Essentials
Lisa Mayfield	9/28/2017	Understanding the Older Donor
Jeff Lydenberg	10/26/2017	Gifts of Retirement Assets

Craig Wruck	11/16/2017	Gifts of Life Insurance
Gary Pforzheimer	12/21/2017	Rules Rule: Best Practices in Gift Acceptance Policies

Dyke Tilt's Retirement in December

After almost 18 years in Client Services and as a Vice President at PG Calc, Dyke Tilt is retiring as of December 15th, 2016. During that time, many hundreds of clients have enjoyed Dyke's friendly style and benefited from his extensive expertise. Dyke has been an integral force within PG Calc, involved in all aspects of the company, contributing to our growth, and instrumental in establishing our sterling reputation for client service. Dyke's high standards, energy, experience, integrity, positive outlook, and engaging personality will be greatly missed here at PG Calc. We wish him all the best in his next endeavors.

Drew University Uncovers Undisclosed Gifts and Raises Awareness with *BatchCalcs*

Lisa Marie Geondeau, Director, Theo Advancement, at Drew University, recently used our *BatchCalcs* service for the first time. She was very happy with the quality of service and with the results she saw. *BatchCalcs* makes planned giving direct mail marketing more effective by automatically adding personalized calculations for each recipient.

"[The] data was perfect and [delivered] ahead of schedule," she said, "we moved up our drop date for the mailing." Integrity of data is crucial to a *BatchCalcs* mailing because it ensures each personalized mailing is correct and speaks directly to your potential donor.

When she started to see results, Lisa Marie was impressed with how her *BatchCalcs* mailing started conversations about charitable gift annuities. "We have increased interest in the vehicle because we are openly talking about it."

Not only did the mailing increase awareness, it also led to some discoveries. The mailing "led to uncovering gifts - primarily bequest intentions - that had not been disclosed." Being in contact with your donor base is important for maintaining relationships and keeping a flow of information.

Finally, Lisa Marie came away very happy with her experience with PG Calc in general. *BatchCalcs* was "incredibly cost effective," and she received "amazing customer service and sincere interest in our efforts and our donors, which is a hallmark of PG Calc."



[Learn more about *BatchCalcs*>>](#)

[Learn More about Drew University>>](#)

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