



YOUR  
PARTNER  
IN PLANNED  
GIVING  
SUCCESS

## IRS DISCOUNT RATE: December 3.6%

### Gift Date - When It Is and Why It Matters

There are different factors that determine when a gift has been completed. But why does it matter, since in most cases it's just the matter of a few days? That day can make a difference at any point in the year, by changing what discount rate is used for calculating the deduction or in determining the amount of a pro-rated first gift annuity payment. However, it is particularly significant— to many of your donors – at year-end, as it affects when they can take their charitable deduction. A day late, a gift made on January 1st rather than December 31st, and the deduction is “lost” for a year.

In this month's featured article, Edie Matulka, Senior Consultant, explores various gift date scenarios and the resulting circumstances that you need to be aware of.

[READ THE FULL ARTICLE](#)

[PRINT THE FULL ARTICLE](#)

#### UPCOMING WEBINAR

Marketing In the Age of Trump



Presented by  
[Andrew Palmer](#)

Thursday,  
December 20  
1:00 - 2:30 pm ET

[REGISTER](#)

#### UPCOMING TRAINING

##### *Planned Giving Manager*

February 13-14, New York, NY  
March 13-14, Atlanta, GA

##### *GiftWrap*

March 20-21, Cambridge, MA

[VIEW](#)

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## Quick Tip: To Give or Not To Give? Compare and Find Out

One of the many enhancements in our latest release of *PGM Anywhere* is the “No Gift to Charity” gift option. This option lets you compare the benefits of a donor funding a planned gift with a certain asset to the donor keeping or selling and reinvesting the same asset. This sort of comparison can be especially effective for explaining the tax benefits of funding a planned gift with appreciated property, for example.

In *PGM Anywhere*, to compare the benefits of making versus not making a planned gift:

1. Open Gift Options and choose the planned gift you want to illustrate. Complete its follow-up window, then click Done
2. Choose No Gift to Charity as a second gift option.
3. Click the Investment Assumptions for Projections bar at the bottom of the No Gift to Charity follow-up window.
4. The second question under Investment Assumptions for Projections, “Sell all assets in funding year” is answered “Yes” by default. This means the donor will sell and reinvest the assets. If you want to show the donor keeping the asset as is, change this answer to “No”.
5. Enter all other information in the usual way.
6. Consider choosing one or more of the following presentations to compare your results side-by-side: Summary of Benefits, Return Based on Cost of Plan, or Summary of Benefits Projection.

If you have any questions, please contact PG Calc Client Services by calling 888-474-2252, or email [support@pgcalc.com](mailto:support@pgcalc.com).



## Marketing Corner: Giving Tuesday With a Twist

As a general rule, when it comes to planned giving marketing at year-end, we advise our clients to stop distributing planned giving communications by November 1. Most organizations are in high gear with their end-of-year annual solicitations intended for outright giving. But this year is different!

Donors are doing their tax planning for the first time under the new tax law. Emphasizing to donors that *this December* is their last chance to put smart planning into action for 2018 gives charities a prime opportunity to promote tax-smart outright gifts – the *IRA Charitable Rollover* and *gifts of Appreciated Assets*. Both offer tax benefits, even for donors who no longer will be itemizing their deductions.

In addition to email, you can use the following strategies to promote tax-smart gifts in year-end solicitations:

- Postscript on the bottom of the solicitation letter
- Handwritten note on the letter for the donor who might be considering a large gift
- **Giving Tuesday - November 27th!!**

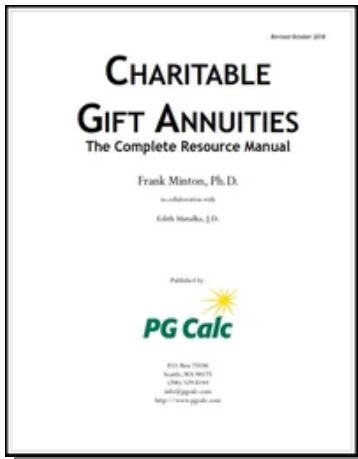
A few years ago, a national hospital's planned giving staff added messaging to the hospital's general fundraising solicitations, including their Giving Tuesday email. The result: they received inquiries from prospects they would have missed had they not taken action. Donors will appreciate being reminded how tax-smart outright gifts can reduce their taxes, so spread the word!



## 1099-Rs and Year-End Order of Operations

This is a brief advance notice that we will be sending our annual "1099-Rs and Year-End Order of Operations" email message to all *GiftWrap* clients around the end of November. This alert goes out to remind gift administration professionals working with life income gifts of the required actions to close out the calendar year, run Year-End Update, and satisfy tax reporting requirements. Be on the lookout for this communication and let us know if you have not received it by the first week of December.

If you have any questions, please contact PG Calc Client Services by calling 888-474-2252, or email [support@pgcalc.com](mailto:support@pgcalc.com).



## CGA Manual Updated to Reflect New Rates, New Law, and More

On November 13, we released our annual update of the electronic version of *Charitable Gift Annuities: The Complete Resource Manual*. If you have a question related to gift annuities, you'll find the answer in the *CGA Manual*. You'll also find sample annuity agreements for just about every situation, scores of case examples, and over 40 downloadable prototype documents that you are welcome to adapt and use as you wish. Among hundreds of revisions, clarifications, and additions, this latest update incorporates changes throughout the manual to reflect provisions in the new tax law that became effective January 1, 2018, findings from the most recent ACGA survey that was released at the April 2018 ACGA Conference, and the new ACGA rates that became effective July 1, 2018.



## Latest Update to PG Calc's *GiftWrap*

The latest update to our *GiftWrap* gift administration software will be available as of November 23rd. Enhancements to the *GiftWrap* system include the following:

- various security enhancements, further ensuring the integrity of *GiftWrap* client data
- a number of interface enhancements to clarify and facilitate application use
- a variety of bug fixes, enhancing the stability and reliability of the *GiftWrap* application

For those customers using the hosted version of *GiftWrap*, you will have access to new features when you login after the update has been rolled out. For customers who run the enterprise edition, an update package will be made available to you approximately two weeks after the release date.

If you would like hands-on experience with our *GiftWrap* application, sign up for a [free GiftWrap evaluation](#). Click on the *Free Trial* tab.

If you have any questions, please contact PG Calc Client Services by calling 888-474-2252, or email [support@pgcalc.com](mailto:support@pgcalc.com).



## Client Services

### Holiday Season Client Services Coverage

The PG Calc Client Services team is available to respond to support calls and emails on our regular schedule, 8:30am - 6:30pm ET, Monday – Friday, throughout the month of December, with the exception of Tuesday, December 25, and New Year's Day. Note that we will close early on December 24 and 31.

We want to partner with you to help achieve your planned giving success - call us at 888-474-2252 or email [support@pgcalc.com](mailto:support@pgcalc.com).



### Register Now for PG Calc Webinars in 2019

Last month, we shared a list of the dates, presenters, and topics that we will be offering in our monthly webinars for 2019. We now have added a description for each session and opened registration. Our first webinar of the new year will be "What, Me Worry? When to Say No (or Yes!) to a Gift," which will be presented by our own Jeff Lydenberg on January 31. Go to the [PG Calc website](#) and click on the titles you're interested in to learn more about each of our upcoming webinars or to register. Sign up for the whole series and you'll get twelve webinars for the price of nine. We hope you'll join us!



### Natural Lands Loves Working with PG Calc

Natural Lands is dedicated to preserving and nurturing nature's wonders while creating opportunities for joy and discovery in the outdoors for everyone. As the Greater Philadelphia region's oldest and largest land conservation organization, Natural Lands has preserved more than 125,000 acres, including 43 nature preserves totaling more than 23,000 acres. Some 2.5 million people live within five miles of land under the organization's protection. "Land for life, nature for all."

Suzanne Barton, Director of Planned Giving at Natural Lands, had this to say about PG Calc's *Fee-for-Calcs* service:

*"We use PG Calc for running fee-based gift illustrations (Fee-for-Calcs) and have been doing so for the last four years. I love working with them. They are my "go-to" anytime I have gift annuity questions. I can count on PG Calc for being current on best practices, and Jen, Tina, and their colleagues always provide timely and thoughtful advice."*

Learn more about [Natural Lands](#).

PG Calc's *Fee-for-Calcs* gift calculation service provides a deduction calculation for any planned gift, as well as gift annuity taxation information. Learn more about [PG Calc Gift Calculation Services](#).



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