



eRate Newsletter January 20, 2016

IRS Discount Rate: February 2.2%

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

Your Best Donors Are Hiding In Plain Sight

The most successful development programs identify donors who want to give more – and then show them how to do it! All of our organizations have such donors. Finding these donors is often done through qualifying visits and years of cultivation. The process is time consuming, costly, and somewhat inefficient – but often necessary. Many organizations fail to recognize and act on the opportunities for major and planned gifts from donors who can – and want to - give more. Yet, these donors are hiding in plain sight.



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UPCOMING WEBINAR

[Gift Annuity Essentials](#)



Presented by [Bill Laskin](#)

Thursday, January 28th
1 PM - 2:30 PM EST

 [Register](#)

UPCOMING TRAINING

Gift Planning with *Planned Giving Manager*

February 10-11
New York, NY

March 14-15
Chicago, IL

Gift Administration with *GiftWrap*
April 28-29
Cambridge, MA

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Quick Tip: Why Donor State and Governing Law State May Differ in CGA Agreements

Gift planners are often surprised to see that the state named in the Governing Law paragraph in an annuity agreement produced by *Planned Giving Manager (PGM)* is not always the same as the donor's state of legal residence. Here's why these states sometimes differ:

If the donor's state of legal residence regulates charitable gift annuities, the donor's state dictates whether specific content must be included in the annuity agreement. For instance, if a Massachusetts charity issues a gift annuity to a Florida resident, it must be a Florida agreement, which means including the specific disclosure language that Florida requires. While such language is the only content requirement in many states, others may have numerous requirements, including a provision on governing law.

[Read More >>](#)

Marketing Corner: Thank You, Thank You

It was the eve of 2016 and because the office was quiet with so many clients away on holiday, it was a good time to catch up on some reading. I found a real gem in the December 22 publication of the *Chronicle of Philanthropy* where they compiled a [toolkit of tips](#) that had been collected throughout the year on the topic of "how to thank (and retain) a donor."

For the benefit of our readers who might have missed it, these tips are worth repeating. More importantly, you should keep them in your files and make them part of your 2016 stewardship plans. The highlights include:

- How to write a better thank you letter
- How to go beyond the standard gift acknowledgment letter
- How to thank donors in meaningful ways
- Sending "anniversary" cards
- Ensuring that no donor gets the same thank-you letter twice

As I was reading the article, I actually received a very personalized thank you for my year-end gift from a charity to which I have made small donations for the past several years. I was even more surprised to receive a call on December 31st from a volunteer of that same organization thanking me again. She explained how my gift would be used and invited me for a visit. Next year I will remember to give more.

In this month's eRate featured article, [Your Best Donors Are Hiding in Plain Sight](#), you will find scenarios that represent missed opportunities. It's important to remember that stewardship done appropriately can result in larger or additional gifts.

Charitable IRA Rollover Is Permanent - Do Your Donors Know?

The uncertainty is over! But are you telling your donors? At the end of 2015, the IRA charitable rollover was made permanent with no expiration date. Donors who are 70 ½ or older can make a direct transfer from their IRA account to an eligible charity, not to exceed \$100,000 per year. Transfers to donor advised funds and supporting organizations are not eligible. The transfer will count toward the donor's required minimum distribution. To maximize these gifts for your organization, it is essential that a messaging plan be put in place. Consider communicating with eligible donors early in the year before donors take their required minimum distribution. And repeat the message throughout the year using various marketing channels to ensure your eligible donors are well informed about this unique giving opportunity.

Upcoming PGM Training in New York and Chicago

Sharpen your software skills and brush up on your gift planning knowledge with a training session from PG Calc. Whether you're a beginner or a more experienced user, you'll learn something new.

Gift Planning with *Planned Giving Manager*

February 10-11

Introductory & Advanced

Residence Inn New York Manhattan/Times Square, New York, NY

March 14-15

Introductory & Advanced

Chicago, IL (location TBD)

View the full [2016 schedule!](#)

Reminder: PG Calc Webinar Schedule for 2016 is Available!

We have a great schedule of Webinar topics and presenters lined up for 2016 and hope that you and your colleagues will join us for some or all of these sessions. Each 90-minute session is packed with practical information that will help you do your job better, and includes a pdf of the presentation slides and a paper that covers all the content of the presentation. Sign up for all 12 monthly Webinars and save! We will broadcast our first Webinar, Gift Annuity Essentials, on January 28.

We are also excited to be bringing back Craig Wruck in March to present his widely-lauded 4-part *Fundamentals of Gift Planning* series.

[Click here](#) to learn the details of this year's Webinar series and to register.

Tax Season Is Upon Us & PG Calc Client Services Is Here To Help

We know this is a particularly hectic time for gift planners as you prepare for tax season, so don't forget that the Client Services team is here to help! Email questions to support@pgcalc.com or call toll-free 888-474-2252. We're available from 8:30 AM – 6:00 PM ET Monday through Friday.

UMass Foundation Can Rely on PG Calc for Expert Advice

The University of Massachusetts Foundation, a long-time PG Calc client, routinely calls on our Client Services staff for help with a variety of planned giving issues. Carolyn Flynn, Director of Gift Planning and Associate General Counsel, relies on PG Calc for advice and guidance on all topics planned giving, especially those that are out of the ordinary. What Carolyn particularly appreciates about PG Calc is the breadth and depth of planned giving expertise that extends far beyond explanations of how to use our industry leading software. For example, Carolyn received actionable and valuable advice from PG Calc when the UMass Foundation was recently offered a gift of real estate, a gift type that brings with it [considerable complexity](#). Another question about which Carolyn received guidance dealt with the continuing uncertainty regarding whether Massachusetts organizations are required to [register](#) in highly-regulated states in order to issue gift annuities to residents of those states. Carolyn had this to say about PG Calc:

"I know I can call PG Calc with questions about the industry in general and industry trends, and get consistently useful and knowledgeable advice. Coupled with the excellent support they provide for their products and services, PG Calc functions as a trusted advisor, helping me ensure that we do the right thing for our donors and for the University."

Carolyn Flynn, Esq., Director of Gift Planning and Associate Counsel, The UMass Foundation



We invite all clients to contact us with your gift planning questions large and small. Call 888-474-2252 or email support@pgcalc.com.

[Learn more about the UMass Foundation >>](#)

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