PG Calc — A Foundation Source Company — YOUR PARTNER IN PLANNED GIVING SUCCESS

eRate Newsletter | February 15, 2019

IRS DISCOUNT RATE: March 3.2%

IRA Gifts – Dos, Don'ts, and Don't Cross a Red Line

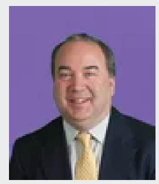
There are *9.5 trillion* reasons why charities should be paying attention to IRA accounts. That is the amount that is estimated to have been in IRA accounts as of the third quarter of 2018. With the IRA charitable rollover (technically known in the financial planning community as the Qualified Charitable Distribution, or QCD) now being a permanent part of the tax law, gift officers should be targeting IRA accounts for major, outright, planned, and blended gift commitments. However, these gifts do not come without complexities.

In this month's featured article, Mike Valoris, PG Calc Senior Consultant, provides guidelines for advising donors who want to make these gifts, and where to "draw the line."

READ THE FULL ARTICLE | PRINT THE FULL ARTICLE

UPCOMING WEBINAR

Advanced Gift Annuities



Presented by
Gary Pforzheimer

Thursday,
February 28
1:00 - 2.30 pm ET

REGISTER

UPCOMING TRAINING

Planned Giving Manager

March 13-14, Atlanta, GA
April 10-11, Chicago, IL

GiftWrap

March 20-21, Cambridge, MA

VIEW

In This Issue:

Quick Tip: Customize Your Startup Defaults in *PGM Anywhere*

Would you like the default gift amount when you launch *PGM Anywhere* to be $25,000 rather than $10,000? Would you like your default selection of presentations to include a Taxation of Gift Annuity Payments chart? Just like in *Planned Giving Manager*, it is easy to create custom startup defaults in *PGM Anywhere*.

1. Launch *PGM Anywhere*.
2. Revise the default values, as needed, to the values you prefer. For example, if you want your default presentations to include the Taxation of Gift Annuity Payments chart, open Presentations and select the Taxation of Gift Annuity Payments chart.
3. Click 

4. Choose Save as: Startup defaults.
5. Click Save.

Follow these steps anytime to update your custom startup defaults. You can also reset your startup defaults anytime to PG Calc's standard defaults by following steps (3) – (5) and choosing "Reset startup defaults to standard PG Calc values" rather than "Startup defaults" in step (4).

If you have any questions, email support@pgcalc.com, or call PG Calc Client Services at 888-474-2252.

Photo by rawpixel on Unsplash

Marketing Corner: Top 10 Planned Gift Marketing Strategies

Last year, Russell James, well-known expert in planned giving and Professor of Personal Financial Planning at Texas Tech University, presented a webinar sponsored by PG Calc entitled "Top 10 Planned Gift Marketing Strategies from Scientific Research." In this webinar, Dr. James presented research focusing on 10 "rules" for effective communications with prospective donors. Click on the button below for a summary of his fascinating research. You many purchase a recording of the webinar on the PG Calc website.

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Planned Giving Manager Training Offers Opportunity to Use Both Desktop and Web-Based Versions of Software

Starting in February 2019, *Planned Giving Manager* training classes will include use of both *PGM*, the desktop version of our calculations and proposal software, and *PGM Anywhere*, the web-based version. The desktop version is destined for retirement in 2020, and many clients have already adopted the web-based version exclusively. Others will enjoy the opportunity to try *PGM Anywhere* for the first time in the class setting. Whichever is the primary version used back at the office, the training class will enhance proficiency in its use.

If you have any questions, please contact Client Services at support@pgcalc.com, or call 888-474-2252.

Photo by John Salvino on Unsplash

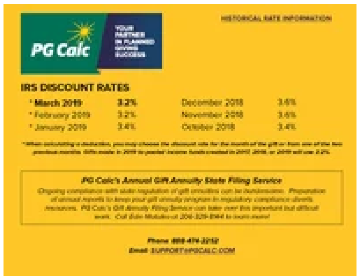
Are Your Passwords as Secure as They Should Be?

In their January 2019 issue, Wired magazine reported the aggregation and publication of over 2 billion previously hacked unique usernames and passwords. These credentials are being made available to various hacker forums, potentially exposing the private data of a significant fraction of the world's population. Analysts have determined that most of the stolen credentials represent data that is years old, and so may have already been remediated. However, the leak is still significant for the quantity of data, if not its currency.

Unfortunately, data hacking is not unusual, and this breach illustrates how pervasive and indiscriminate these attacks are. We all know how important the Internet is to our organizations, but this valuable resource does not come without risk. And so, as a service to our readers, we will be including a series of articles in this newsletter over the next few months in which we discuss high priority security risks and the options available for minimizing and mitigating those risks.

This month, we discuss password security.

READ MORE



The Mailed IRS Discount Rate Postcard is Dead, Long Live the Virtual Discount Rate Postcard

As noted last month, it is with a mix of sadness and an acknowledgement that sometimes things must change, that we announce we have stopped distributing postcards via postal mail showing the new monthly IRS discount rate. We will, of course, continue to distribute this eRate e-newsletter each month, which displays the new rate prominently at the top of every issue in addition to providing a variety of informative and engaging articles.

We recognize that having current discount rate information is very important to our clients. You will find the currently applicable rate displayed on every page of our website. In addition, we devote a page on our site to the IRS Discount Rate, from which, as of this month, you can access a PDF version of the postcard showing the last six rates and a current events notice just as before.

Thank you for your understanding as we take this step to reduce our carbon footprint while serving our clients well.

HADASSAH

Bequest Manager Gives Hadassah Added Insight into Their Legacy Program

Hadassah has been a long-time user of PG Calc's *Bequest Manager*, an optional module of the *GiftWrap* gift administration system. (Note that *Bequest Manager* is also available as a stand-alone web application.) Hadassah uses *Bequest Manager* to effectively manage their extensive legacy giving program, and over the years, has found *Bequest Manager* to be a powerful tool supporting their ongoing efforts to grow their legacy program. With *Bequest Manager's* projected expectancy value and cash flow reports, among others, Hadassah has been able to efficiently and effectively manager their legacy program.

Melody Hobebesion, Trusts and Estates Attorney, Planned Giving & Estates, had this to say about *Bequest Manager*:

> *"Bequest Manager gives us much more insight into the health of our bequest program. Organizing our files in a central online database with meaningful reporting allows us to quickly extrapolate data whenever we needed it. After entering our records into Bequest Manager, we discovered the true magnitude of our bequest program – including some gifts whose value we weren't previously aware of!"*

Learn more about Hadassah.

Learn more about *Bequest Manager*.

PG Calc

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