



*eRate Newsletter* August 19, 2016

**IRS Discount Rate:** September 1.4%

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

**To Retain or Not to Retain? (That is Now the Question)**

A retained life estate arrangement (RLE) is a perfect example of a split-interest gift - the charity receives a gift in the long run, while the donor receives a substantial benefit over a period of many years.

But what happens when a donor begins wondering if they can continue to reside in their home? Our featured article this month takes a deep dive into the specifics of what happens when a donor decides to move out of their house in a RLE.



[READ THE FULL ARTICLE >>](#)

[PRINT THE FULL ARTICLE >>](#)

**UPCOMING WEBINAR**

[Seven Secrets of Successful Solicitations](#)



Presented by [Anne Melvin](#)

Thursday, August 25  
1 PM - 2:30 PM ET

 [Register](#)

**UPCOMING TRAINING**

*Planned Giving Manager*

September 22-23  
Washington, DC

October 20-21  
Dallas, TX

*GiftWrap*

November 3-4  
Cambridge, MA

 [View](#)

- [Quick Tip: Change Your Website Imagery](#)
- [Marketing Corner: Is This a Good Time for Gift Annuities?](#)
- [Make Your Next Gift Annuity Mailing More Effective with \*BatchCalcs\*](#)
- [Upgrade Your Planned Gift Calculator for a Bold, New Look](#)
- [Mobilize Your Planned Giving with \*PGM Anywhere\*](#)
- [Extremely Low IRS Discount Rate Creates Opportunities and Challenges](#)
- [We Love to Support Church of the Brethren Benefit Trust](#)

---

### Quick Tip: Change Your Website Imagery

Choosing the images for your planned giving marketing program is one of the most important tasks for your marketing team. The right images will carry your message, while also capturing your donors' attention. The wrong images can corrupt your messaging and even drive donors away. That is why choosing compelling images is crucial.

Use images that include your donors or alumni. Pictures of people's faces are more relatable and more memorable. We see ourselves in these images and the donor can become engaged in a conversation with the image.

Use mission related images that will hit people on an emotional level, that will trigger emotional memories for your donors or thoughts of how future generations will experience some of the same emotional situations that they have. These images should talk to the donor.

Use your own people and donors when possible. The best images look natural, are trustworthy, and reflect your mission with no explanation needed.

### Marketing Corner: Is This a Good Time for Gift Annuities?

With such a low discount rate, and no signs of any increase on the horizon, many people are wondering if they should continue to promote their gift annuities. But this is actually a good time to issue annuities.

[Read More>>](#)

### Make Your Next Gift Annuity Mailing More Effective with *BatchCalcs*

Fall is the most popular time of the year to mail to gift annuity prospects. Every year at this time, we help scores of clients add impact to their gift annuity mailings by personalizing the benefits quoted for each recipient. With *BatchCalcs*, you can tell each prospect the annuity amount, charitable deduction, and tax-free portion they will receive for a gift annuity of a specified amount. Whether asking your current gift annuity donors for a repeat gift or encouraging prospects to fund their first gift annuity, *BatchCalcs* will help you raise more gifts.

[Learn More>>](#)

### **Upgrade Your Planned Gift Calculator for a Bold, New Look**

If you have not seen our new version of *GiftCalcs*, our online gift calculator for your website, check it out [here](#). The new version has a more contemporary look, but of course still provides your website visitors and potential donors with the same dependable sample calculations for a variety of planned gifts

If you are a current *GiftCalcs* client, and have not yet migrated to the new version, contact us now at 888-474-2252 or [support@pgcalc.com](mailto:support@pgcalc.com) as soon as possible! **All calculators need to be migrated by the end of the Fall.**

If you are not yet a *GiftCalcs* client, give us a call at 888-497-4970 and we'll tell you all about it.

### **Mobilize your Planned Giving with *PGM Anywhere***

If you haven't heard, PG Calc has taken our *Planned Giving Manager* software mobile.

*PGM Anywhere* takes our desktop software and introduces it to a mobile platform that you can use on your laptop, tablet, or phone.

With *PGM Anywhere* on a mobile platform you can make on-the-go changes or new illustrations while you meet with your donors.

There is no time like the present, especially since *PGM Anywhere* is free for our *PGM* clients. Please give us a call at 888-474-2252 or [click here](#) to set up your access to the future of planned giving software.

### **Extremely Low IRS Discount Rate Creates Opportunities and Challenges**

The IRS discount rate dropped to 1.4% in August and stayed there for September, the lowest the rate has been in over three years. This extremely low rate creates both opportunities and challenges for charities and donors alike.

[Learn More>>](#)

### **We Love to Support Church of the Brethren Benefit Trust**

Stephen Lipinski, Manager of Brethren Foundation Operations at Church of the Brethren Benefit Trust, has worked closely with PG Calc for nearly 8 years. Throughout his time with us, Stephen has always found our team to be there when he needs us.

"I've been especially impressed with the care and concern my requests for information have received from the friendly and knowledgeable staff." And though some of the questions concern the more granular details of planned giving he has "always received exceptional patience and respect."

Stephen has even attended training at our Cambridge office and was happy to see "first-hand the group comradery that fuels the organization's 'can-do' spirit."



[Learn More about Church of the Brethren Benefit Trust>>](#)

sales: 888-497-4970 | [info@pgcalc.com](mailto:info@pgcalc.com)  
support: 888-474-2252 | [support@pgcalc.com](mailto:support@pgcalc.com)



PG Calc 129 Mount Auburn Street Cambridge MA United States

You received this email because you are subscribed to eRate newsletter from PG Calc.  
If you prefer not to receive emails from PG Calc you may change your [email preferences](#).