



Marketing in the Age of Trump

PG CALC WEBINAR

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I. INTRODUCTION

“Despite the constant negative press coverage.” – Donald Trump

These days the name Donald J. Trump has the ability to divide a room. Don't worry, this paper is not about politics. Instead, put your marketing hat on for an apolitical academic discussion about how Donald Trump became the 45th president of the United States. We will discuss the marketing tactics behind his chaotic campaign and show some related samples of planned giving marketing in action. In the end, you will receive six “takeaways” to apply to your planned giving marketing. And believe me... there will be no name calling.

Disclaimer: Much of the success Trump achieved is based on his social media strategy. College courses will be written about how Twitter and Facebook may have changed the outcome of the 2016 presidential election. But, since social media has very little impact on planned giving marketing as of this writing, we will leave that discussion for another day.

But first, a brief look at what was new for 2018 in our field.

II. WHAT'S NEW?

“There is nothing new in the world except the history you do not know.” – Harry S Truman

What's new in planned giving marketing?

This is a question I get quite often, and my answer is usually the same... “Not much.”

Planned giving marketing does not follow the same trends as traditional for-profit marketing. It's a niche within a niche, and as such, the key to success often has more to do with your execution than your medium or following a new trend. You want to have a strategic marketing plan, good digital presence, and be in regular contact with your donors. These communications should educate and build awareness of the opportunities to create a legacy at your institution. Your best donors need to know that you are ready to help them when the time is right. The execution of these communications will make or break your planned giving program.

This observation does not mean nothing at all is new in our industry. A good marketer will always keep an eye on current events, inside and outside of planned giving, and apply it to the marketing message. Incorporating current events will provide your program with the opportunity to demonstrate thought leadership. It will create credibility and trust for the best interests of the donor and the institution. Just be careful of when it comes to taking a stance on political issues. This could hurt you as much as it helps you.

This year we had a new tax law that became effective on January 1, 2018. Your planned giving marketing should have referred to the changes from it that impact charitable giving. In fact, even though it has been close to a year since passage, there are still many misconceptions about the law. Many donors mistakenly think the charitable deduction has been completely eliminated when in fact it remains completely intact for those donors who will file an itemized return. The law increases the standard deduction, and thus will increase the number of individuals claiming it. This means fewer donors will itemize their charitable deductions. But even for donors who don't itemize, there are several strategies that will still create tax benefits for them. You can and should market these strategies. For example:

Making gifts of appreciated property, such as publicly-traded securities, to charity. Even if donors don't itemize, they will still be able to avoid capital gains tax by making a gift of appreciated assets owned for at least one year.

Making gifts to charity using the charitable IRA rollover, (QCD). If donors are over 70½, they can make a direct transfer from a traditional IRA or Roth IRA to charity of up to \$100,000. Such a transfer is not taxable and counts towards satisfying the donor's required minimum distribution.

Making larger gifts to charity. If a donor's total non-charitable deductions are close to equaling the standard deduction, a larger charitable gift may increase total deductions enough that it makes sense for the donor to itemize; the additional tax savings that itemizing offers may reduce the effective cost of the gift.

Making a gift to charity from all or a portion of what's left in a retirement plan. Assets in a donor's IRA, 401(k), or other qualified retirement plan may be subject to income tax when distributed to heirs. Making a non-profit institution a beneficiary of a portion or all of a retirement plan will avoid the income tax that might otherwise be due from the heirs. This is an extremely tax efficient way for donors to make gifts to charity that costs heirs less than giving other kinds of assets.

Each of these points are a marketing opportunity. Informing your donors of these options is a benefit to them and your organization.

Another event over the summer created a reason to reach out to donors with a marketing message when the American Council on Gift Annuities (ACGA) decided to raise its suggested maximum rates to better reflect current market conditions. Higher rates mean bigger payouts, and for donors who consider the annuity an important source of income, that's exciting. It's a legitimate reason to reach out and announce to donors in a headline or subject line, "Higher gift annuity rates mean more income for you."

Take advantage when any changes in planned giving occur because they can be few and far between. If your program becomes the non-profit that donors see as ahead of the curve, your institution could end up at the top of their list of favorites charities.

What else happened over the last few years that affects planned giving or marketing?

I can think of one thing. Let me put it in the form of a question for you...How did a business person with no political experience propel himself to upset one of the world's most-experienced politicians in the 2016 presidential election?

III. MARKETING ELECTED A PRESIDENT

"We won with young. We won with old. We won with highly educated. We won with poorly educated. I love the poorly educated!"— Donald Trump, Nevada Caucus Victory Speech

Before getting into politics, Donald Trump was one of the world's best-known businessmen, even though his company was quite small. His successes came from an understanding of media manipulation and consistently improving the "Trump" brand via marketing. Love him or hate him, when it comes to marketing he is a skilled and cunning salesman. Don't underestimate him. He knows precisely what he's doing. There are numerous lessons that we, as marketers, can learn from this man.

Let me restate that this will be an apolitical academic discussion. We take no sides. We are just planned giving marketers trying to learn. Without hesitation let us begin. Here are 6 things we can learn from the election of the 45th president.

1. Throw Rules Out the Window

From the moment Trump started his campaign you could see that he was not going to play by everyone else's rules. He would not hesitate to attack and belittle his opponents and use Twitter to express his thoughts and feuds. He never avoided controversy and thought all press was good press. He didn't follow the same traditional campaign etiquette that had been established. Quite the opposite. He broke all written and unwritten rules. He ran the campaign like he had always operated his business. He exaggerated his stories, didn't worry about the details and exclaimed only he could fix America's problems.

Every news cycle he would make an outrageous statement. And the talking heads in the media would create an additional buzz around what he was saying. Most politicians would have been ecstatic if they had just a portion of Trump's media coverage. He was adept at acquiring free "earned media." He didn't see it as negative publicity when the media covered his radical statements, but free air time. He loved it and pushed harder. Thus, there was no need for him to advertise because he was constantly on the networks and the cable channels. It was reality TV and he was again the star.

What can we learn from this? When marketing your program don't just do what you have always done. Step out of your comfort zone. Try something new. Test new ideas. Rethink your marketing plan. All too often I hear a client say, "We don't want to change this, we always do it this way." Unfortunately, if you are not happy with your results and you never test something new, the results will not change. Don't be afraid to follow your own path.

2. Consistency and Repetition

Trump wanted to stay in the news, and in people's thoughts. He did this by having daily political rallies where he stayed on message. No matter the location, the message to his audience stayed the same. From the first moment he appeared in the media, up until now, he hasn't changed his routine. It is this consistency, combined with the real voice behind the message, that plays into his audience. They see his free form style as incredibly authentic.

Being consistent is very important for brand building. It is something at which Trump has always excelled. The same goes for planned giving marketing. You must have constant cultivation with your marketing mix. Sometimes your best donors might see your direct mail several times before reaching out to you. They save it and discuss it later with a spouse or advisor. And when the time is right, they call you.

Creating a marketing plan by itself will not make you a better marketer or bring in more gifts. It is your execution of the marketing plan that will. Following your plan will result in more organized and efficient marketing. One mailing every few years is not going to give you the results you seek. You must be consistent with your message and efforts.

Repetition is also vital. Ask what Trump's campaign slogan was and most of America will repeat it back to you without hesitation. *Make America Great Again. (MAGA)* Just four words... but it's a slogan he's never wavered from. Repeating a good slogan works, such as *Just Do It*, or *Got Milk*. Do you recall what Hillary Clinton's campaign slogan was...? *Stronger Together*. Good trivia for political junkies, but most people don't remember it.

Trump, on the other hand, sold hats and marketed MAGA like one of his many products. You saw it everywhere. He repeated it often. And it stuck. He repeated many things like everything was a "mess." The economy, the military, it's all a mess. He would speak in a rhythm which he echoed over and over again. Bad deals are "terrible," the media is "dishonest," and the system, "broken." "Fake news!"

This repetition is also an old sales technique used in ad copy. Repeat something enough times and people think it's true. Trumps knows this. He is always selling. Facts and opinions are more effective when people hear them over and over. It sticks in their minds. Repetition makes the point important and memorable.

In planned giving marketing, repeating phrasing can be effective, too. By repeating certain phrases your donors may find them more memorable. Repeat similar phrases consistently throughout your website and marketing campaigns. A phrase like, “a gift that pays you back” or “the gift is as simple as filling out a form” might be worth saying more than once a year. We often think that if you said it once, the point has been made. No, the point needs to be repeated. Repetition could be vital to the success of your marketing.

3. Simple, Easy to Remember Content

Trump stuck with a simple message from the beginning. This simplicity extends beyond his MAGA slogan. You can see it from his speeches that contained very little policy details to his tweeting in short bursts of easy-to-read text. This simplicity may seem unlikely for a complicated presidential campaign, but for Trump, a non-politician, it allowed him to continue to grow his audience without slowing down to focus on specifics. He was never going to be a policy wonk, so he never tried. Instead, he focuses on the big picture simplicity that his ideas provide—more jobs and no immigrants. His goal was to reach out to the common voter in a common language. Simple, and to the point.

In planned giving, we also need to have a simple message. We should never overemphasize the legal language and legal concepts in our marketing. Donor-facing marketing should always be in “plain English” for a reasonably educated donor. Remember, your prospects are normal people, they are not all financial planners or attorneys. Technical jargon may only lead to confusion and send them to competing non-profits who present planned giving concepts in a simpler way.

You never want to lose a donor's interest in the noise of trying to describe how a gift works. Focus your marketing on telling a simple narrative that's easy to understand. Identify the pain point, (afraid of taxes) and source of the problem, (liquidity, all money tied up in stock). Tell them your solution takes away that problem, (gift of stock to the charity). Then talk about what the gift actually does and how it works, (the details... face-to-face).

When describing a gift or asset, it's really easy to list out all the different features. This often results in information overload and potential donors glaze over it. Your marketing should not focus on every nuance. Eventually you can discuss all the features, or preferably the benefits, of a gift, but in your marketing, you should first provide a simple, understandable solution that clearly takes away the donor's problem.

4. Authenticity and Confidence Resonates

Some people joke that authenticity and marketing are two words rarely found in the same sentence, let alone in politics. However, both brands and politicians must show they are authentic to grow their audience. Trump was able to do this. His base saw him as authentic due to his unfiltered banter and his courage to defend his radical measures. He unabashedly speaks his mind. Which in their minds was “speaking the truth.” And he never apologized.

Years back, President Reagan won over voters with his authenticity. His public perception was that of a real person, presenting himself without the filter of calculation or polling. Republicans at the time came up with the slogan, “Let Reagan be Reagan” as some of his base feared moderate Republicans had reined in the Gipper. Today the chant is, “Let Trump be Trump.” In 2015, 76% of Republican voters said Trump “says what he believes,” rather than “what people want to hear.” While Hillary Clinton was accused of inauthenticity throughout the election, owing to her policy shifts over decades in the public eye.

In planned giving, it is also important to be authentic in your marketing as well as in your relationships. Everything we do as marketers should build trust. From your website to your email. If a donor is looking to reach out for more information on your website's "Contact Us" page they should see a telephone number and the image of a smiling face. They should be rewarded by a photo of the person who they will reach, not just a sterile web form. Personalization is the key. This is why canned brochures and websites do not work as well as those that are narrowly tailored to the individual non-profit and its mission. Marketing should start building a relationship with your donors, and that needs to be on a personal level. It is the trust established early on that will allow the legacy giving conversation to flourish.

Confidence is also important, and this has never been lacking in Donald Trump. There is a great level of confidence behind his every word. Fact based or not, it is evident that he truly means what he says, and this makes his audience firmly believe everything he says. This is not a skill that everyone has. But it is necessary in sales and marketing. Trump perfected it over the years and he understands that this confidence makes his base audience increasingly trust him.

Do your PGOs and MGOs have this confidence when talking about planned giving to donors? They should. Conviction is the best way to make people truly believe your expertise and messaging. It creates the perception that you will stay true to your word. Proper training of staff is the best way to achieve this. A yearly review of the law and particulars of the industry, in addition to a substantive "toolkit" of planned giving collateral will help. Confidence in your planned giving program will also resonate with your best donors, usually your legacy society members. These donors can become your "brand ambassadors" who will further spread your planned giving messaging.

5. Know Your Audience

In Trump's first speech announcing his candidacy he was not trying to appeal to all of America, but a very small and specific audience. The far right. Trump knew his message and personality would not appeal to everyone, and he was not willing to change who he was. Instead, he decided to double down on his message. Never afraid to offend, Trump began to say one outrageous thing after another. He knew it would resonate with his target audience, and these voters, formerly called the "Tea Party" reveled in it. These voters are strongly opinionated, highly emotional, and politically active. He knew their values and he spoke directly to them. It was the best group to carry his message to an electoral college victory.

This case is a classic example of target marketing -- breaking a large market into smaller segments to concentrate on a specific group within that audience. Segmenting is usually based some unique characteristics and their ability to convert. Segments can be based on demographics such as age, gender, education, marital status, lifestyle, values, and locale. Marketers know that if you're trying to talk to everybody, you're going to have a difficult time reaching anybody. It's best to aim your message to the group most likely to buy, or in the case of planned giving, give a gift.

Under the guise of building awareness, one could send planned giving messages out to the entire database, old and young alike, since planned giving prospects can come from all ages and levels of wealth. Yet that would be expensive and produce very little. It is best to target your message to only those prospects most likely to respond, thereby increasing the effectiveness of each mailing. List segmentation also allows you to mail less and control costs.

The factors to look at when segmenting a list include:

1. Those who already have made a planned gift
2. Consistent annual fund donors (i.e., 10+ years, 8-10 years, 5+ years, etc.)
3. No Children, and/or no heirs

4. Over 65
5. Engaged board members and volunteers
6. Those closest to your organization

You can also characterize it as FLAG, (Frequency of giving, Longevity of giving to the organization, Age, Giving history.) The frequency of giving is seen as the single most important gift indicator for planned giving. It is also important to group and rate your donors based on their age and the number of gifts they have given over specific periods (for example, seven gifts in the past 10 years). It is rare to see a planned gift from a first-time donor.

The concept of target marketing is not new. What is new is that a candidate used it to get elected to the presidency rather than changing one's message to be inclusive in the general election. Per usual, Trump did the opposite of the norm. Knowing that a message to the general populace would be seen as vague and generic and far less likely to resonate, he chose to double down with his audience. He continues to market solely to his favored segment of the population to this day.

6. Emotion Over Facts

Trump's rise to political prominence came out of his rallies. Unpredictable. Off-the-cuff. It made for good television. His speeches were not written, but were more stream of consciousness. He would read the audience and perform to them. Looking for any acknowledgment, he would throw out different ideas and wait for a reaction, changing topics until hitting an emotional nerve. As the audience would begin to react, he would stay on that point. Pushing it to see how far he can take it. This is how we got to building a wall AND having Mexico pay for it. It was an idea taken to the extreme to draw out a primal emotional response. This is the essence of Trump. He needs the adulation and he will say anything to get it. But he knows the applause will come from emotion, not from policy planks. Emotion wrapped in telling people what they want to hear. A reality with or without facts.

As an experienced salesman, Trump knows people are susceptible to emotions. He knows when we make decisions based on our emotions. Our primal emotions, such as fear, anger, disgust, sadness, and happiness, are the strongest. He went after these emotions by providing a narrative that his audience could relate to and once triggered, showed them that he was the solution. Logic and fact are absent. It is emotion that makes the rationalization possible.

For-profit companies have been using emotions to sell goods and services for centuries. It's a powerful tool that can be used for good or evil. Marketing to emotion is not just about manipulating people. It can be used to better understand the benefits of what you have to offer. Emotions allow marketers to show their credibility and trustworthiness, as well as effectively show any pain points that exist. Marketers can then show features as benefits, which allows consumers, or in our case, donors, a way to rationalize moving forward with a gift.

In planned giving, emotion is a key component. We use emotion when we talk about mission and how a gift will help our non-profit continue its work into the future. We use emotion when we explain the impact of a planned gift and how it's more than just its value. It's changing lives, improving the community and helping society. The best of our marketing takes into account the self-satisfaction of giving and how by creating a legacy a donor and the non-profit continues into the future. It's a feeling that cannot be found, created or purchased. It's exclusive to planned giving, and it's all emotion.

IV. MARKETING WITH EMOTIONS

“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.” – Maya Angelou

Emotion is central to great marketing. In the for-profit world, the more people feel, the more people buy. For non-profits, the more donors feel, the more donors give. It’s simple... as humans we are emotional creatures. We make decisions and take action based largely on emotion. A marketing message based on logic and rational thought will probably fall flat. But add some emotion, and you will not only get their attention but also convince them that your offer will help them solve a problem or reach a goal.

In planned giving, one of the best ways to appeal to the emotions of your donors is by moving beyond the gift itself. Instead of “selling” a donor on a charitable gift annuity, your marketing message could explain it’s a gift that will pay you back, or how the gift will make the world a better place. You can also show them the self-satisfaction of making a difference. These are all emotional offers. But what are the most effective emotions to use and when is it best to activate them?

Here are some examples of the emotions you can touch on in your planned giving marketing mix:

1. Happiness/Joy

Happiness has long been used as a marketing strategy and it works very well. Marketers know that being associated with the positive feeling of happiness leads to greater loyalty and profitable relationships. After all, the reason we buy products and services is that we want to satisfy our needs and ultimately enhance our well-being.

Happiness is an emotion that we seek from birth. Our first emotional action in life is to respond to our mother’s smile with a smile of our own. Joy and happiness are hard-wired into all of us, and it increases when it is shared. When marketing happiness your goal is relatively easy - make your donor smile. Make donors feel they are connected to others and that they are making a difference. Your copy can express that there is no better feeling than the satisfaction of giving. A well-placed image can make even the grumpiest donor smile.

See Appendix I for a sample of Happiness marketing.

2. Prestige/Belonging

Everyone wants to be included and feel they are part of something larger than just themselves. As social creatures we are hardwired to seek out belonging, avoid loneliness, and even distrust loners. And if the group we aim to belong to is exclusive – we want it more. People value what’s in short supply and want things they can’t have. And when we finally become part of an exclusive group, we experience feelings of status and achievement.

This is sometimes known as exclusivity or “velvet rope” in marketing and it is a perfect tactic for pushing your legacy society. Can you convince donors to join a legacy society based on the features and benefits of membership? Maybe, but mix in some emotion and the interest will grow. Appeal to the donor’s fear of missing out on a prestigious opportunity. Inform your donors ever so slightly that legacy society members are having a better experience. You want non-members to feel like they’re left behind and missing out on membership. You are trying to trigger their emotion from younger years of belonging. Go after the need for social status and of wanting to be with the cool kids. Imply that only by making a planned gift will the red velvet rope open at the gates.

See Appendix II for a sample of Prestige marketing.

3. Hope/Altruism

Hope is another powerful positive human emotion. As the world becomes increasingly chaotic, people are now looking for hope more than ever. Marketers can craft a hopeful message that presents outcomes that were once perceived as impossible and unattainable now possible. Hope reflects a donor's vision of a better world. And a planned gift can be a vital part of a hopeful movement to make things better.

If creating a vision of a better tomorrow resonates with your donor community, then triggering the emotion of hope is something you should integrate. Hope pushes donors to give more than they thought possible. It makes them believe they can be part of the change they want to see.

See Appendix III for a sample of Hope marketing.

4. Fear

Trump is a master of fear. He is not the first politician to use it, but he uses it more than most. Fear and anger are the bonds he shares with his base. Critics accuse Trump of fear-mongering, but the fear is real. And as a marketer, he is just an expert at manipulating it. He may be guilty of sensationalizing fear, but he is not afraid to use it to his benefit. Fear is persuasive and can motivate people to act quickly. The fear reaction is a universal one to which everyone is susceptible. Although most of us don't want to admit that we are influenced by fear because it makes us feel powerless and weak, it still is the strongest human motivator.

In planned giving, a fear appeal can often center around fear that a child might die, and fear that you're not doing enough to make a difference in the world. Yet, be careful marketing with fear as it can be taken the wrong way and turn people off. It may give short-term results but ruin your credibility for long-term engagement.

If you decide to test it, state the problem that your organization solves, but don't sensationalize it. Present the facts, which will speak for themselves if they are compelling. Then provide a solution, consisting of your non-profit and the value it provides. Your message should not just be a "scare tactic" message, but educational in nature, empowering donors with information that they can act on and share. The empowerment comes from the knowledge of the problem and the solution of a gift. And of course, the opportunity to share with others. It is all within their hands.

See Appendix IV for a sample of Fear marketing.

5. Sorrow/Suffering

The concept of tugging at people's heartstrings has been around forever. It's a feeling of empathy and sadness that enhances your other emotions and galvanizes people into action. Sorrowful images of puppies and/or babies gets me every time. That said, did you ever notice that for-profit marketers put puppies and babies in a lot of toilet paper commercials? Do you know why?

Brain research tells us that advertisers use images that cause our brains to release oxytocin to build trust in products, and hence increase sales. This is based on research directed by Paul Zak, PhD, at Claremont Graduate University in California. He found that when we experience sadness, our brains produced cortisol, known as the "stress hormone" and oxytocin, a hormone that promotes connection and empathy. It is oxytocin's ability to help us create understanding and empathy that may also make us more generous and trusting.

The best of these marketing pieces starts sad with imagery and then resolves it with upbeat content that leaves the reader feeling happy. However, like the emotion of fear, marketing the suffering of others can cause

problems. Too many marketers have exploited it to the extent that audiences may be desensitized, and with that comes scrutiny. If your effort misses its target, you risk incurring cynicism instead.

See Appendix V for a sample of Sorrow/Suffering marketing.

6. Surprise/Humor

Marketing works when your message and/or imagery is different from everything else. It stands out from the noise and allows your target audience to distinguish your program from that of your competitors. You stand out by giving your donors something they wouldn't expect. This can be information and/or humor.

The emotion of surprise functions as a psychological magnifier. It's why surprising punchlines tend to make jokes funnier, and why at times we are angrier at people who take us off-guard. This emotional intensity helps drive your messaging home. It also releases dopamine in the brain. Also known as the "feel good" chemical, dopamine will give donors that good feeling as they engage with your marketing.

Surprise will also be remembered. The novel message will remain in your donors' minds longer than a predictable one. Taking your audience by surprise with an unexpected humorous message is more likely to be stored in the memory and brought up again when they think of your program. Isn't that what you want from your marketing?

Surprises are valuable marketing tools; however, make sure your audience will appreciate it. Know your audience. Be care not to offend and don't use gimmicks. Going for a cheap laugh, being insulting, or just doing it too often can be troublesome. Sending the same funny message over and over again is not a surprise. And it's not funny. Marketing surprise works best if used sparingly and strategically.

See Appendix VI for a sample of Surprise/Humor marketing.

7. Vanity/Envy

Humans can be selfish and narcissistic. Much of the for-profit world taps into this. Vanity is the main reason the fitness and fashion industries are billion-dollar profit centers. Insecurity fits here too. People often need to feel good about themselves because of some underlying feeling of inferiority. The self-help industry has done a great job marketing to these folks.

As non-profit marketers, we know some donors have the desire for more power or influence via naming opportunities. We love these donors and want more of them. But they are the exception and not the rule. It is best to tap into their emotional needs in private discussions. The good news is we know that the majority of your donors are influenced by the actions of other like-minded individuals who have given a gift. This is why donor stories are so powerful. Market these inspiring stories in newsletters, magazines, website and fulfillment pieces. It's normal to want to be like someone else. And to emulate not just how they look, but how they give as well.

See Appendix VII for a sample of Vanity/Envy marketing.

8. Humanity/Conviction

As a marketer it is important to keep up with technological advancements and marketing trends, but we cannot lose the human touch. For example, on your website donors don't want to interact with a sterile form. They want to connect to another human being. They want to build a relationship and make a friend. Someone they can depend on and who has their interests at heart. A friend that takes care of them through establishing a legacy, and beyond.

We're all human. This final point goes beyond marketing; it's about caring. Try to include humanity as a part of all your donor marketing, conversations, and stewardship. Planned giving marketing efforts don't push readers to an order button on a landing page. Our conversion point is getting a donor to raise their hand, so we can start a conversation. Gift giving depends on the conviction of your message. It goes back to the old saying, "nobody likes to buy from a company... people buy from people." The same applies with planned giving.

See Appendix VIII for a sample of Humanity/Conviction marketing.

V. CONCLUSION

"Marketing is a contest for people's attention." – Seth Godin

The results of the 2016 presidential election took most of the country by surprise. What did we learn, besides that our country is divided? Donald Trump's experience as a salesman and expert marketer is what got him to the White House. He did something no one thought he could do. And love him or hate him, by dissecting his path perhaps you can now understand, or reaffirm, some marketing principles to help your planned giving program.

One fact I want to reiterate is about earned media. Trump's campaign spent only \$4 million on paid media between mid-September and election day, according to Ad Age, while the Clinton camp spent around \$145 million. He got millions in free publicity every day from media outlets willing to broadcast and scrutinize his latest controversial comments. There's an old adage in marketing, "if you want to hurt the enemy, steal their oxygen." Did he ever.

My parting questions to you is... how can your planned giving program get this type of earned media? If you can figure out how to garner publicity and promotional efforts without having to pay for them, then congratulations, you are now marketing in the age of Trump.

Appendix I: Happiness/Joy

WHAT TO GIVE

You can fund your Legacy Gift with cash, marketable securities, real estate, closely-held stock, excess retirement funds and life insurance. Our Gift Planning Department will be pleased to assist you and your advisors in planning a Legacy Gift that serves your financial needs and benefits Starkey Hearing Foundation.







A LEGACY MADE SIMPLE

How to Create a Legacy at Starkey Hearing Foundation

PLEASE TAKE THE NEXT STEP

It is a special person who envisions touching the lives of future generations. Legacy Gifts to Starkey Hearing Foundation will help us develop simple, sustainable and scalable programs in low and middle-income countries to bridge the gap to accessing hearing healthcare services. Regardless of its form or size, your Legacy Gift will have an impact upon those with hearing loss.

We look forward to working with you and your advisors to ensure that your gift will become an enduring and meaningful legacy for many years to come. If you have questions about making a Legacy Gift or other estate planning questions, please contact Bruce Schmittz, Chief Financial Officer, at 952-938-5803.

For more information, please contact:

Bruce Schmittz
 Chief Financial Officer
 6700 Washington Avenue
 South Eden Prairie, MN 55244
 (952) 938-5803

Bruce_Schmittz@starkeyfoundation.org
plannedgiving.starkeyhearingfoundation.org





GIFTS BY BEQUEST

A bequest is perhaps the easiest and most flexible way to have a lasting impact on Starkey Hearing Foundation. You can name us as a beneficiary in your will or living trust, designating the gift of a specific dollar amount, a particular asset, a percentage of your estate, or the remainder of your estate once all of your other bequests have been fulfilled. With a bequest you maintain complete control of your assets during your lifetime, and can save on income taxes, capital gains taxes, and estate taxes.

LIFE INCOME GIFTS

Your gift to Starkey Hearing Foundation can also be designed to pay you income for life. This "life income gift" is a popular way that both you and Starkey Hearing Foundation can benefit. We agree to pay a fixed payment to you for life with the remainder benefiting Starkey Hearing Foundation. This type of gift is particularly attractive because you often can reduce taxes, increase your spendable income and, at the same time, make a gift that will have a substantial impact on our future. You benefit now and we benefit later.

BE THE CHANGE

For many of us, there is a compelling need to make a difference — to leave a lasting impact on our friends and family, and the world in which we live. At Starkey Hearing Foundation, our aim is to provide a more comprehensive approach to help those with hearing loss before and after they receive a hearing device. Your Legacy Gift can help us do just that.

There are several easy ways to make an impactful gift that not only help thousands of people instantly, but could help you, your estate, and your heirs.





BENEFICIARY DESIGNATIONS

It's as simple as requesting a change of beneficiary form from the company holding your assets (for example, your IRAs, 401(k) and other retirement plans, bank accounts, commercial annuities, life insurance policies, and other assets) and including Starkey Hearing Foundation as a full or partial beneficiary. Beneficiary Designation will reduce income taxes and possibly estate taxes for your loved ones.

GIFTS OF RETIREMENT ASSETS

Retirement assets, such as a 401(k) or an IRA are a terrific way to make a tax-wise gift to Starkey Hearing Foundation. If you are 70 1/2 or older you can rollover up to \$100,000 per year from your IRA as a charitable gift. Tell your IRA administrator to transfer your gift directly to Starkey Hearing Foundation from your traditional or Roth IRA account. The gift will not be taxed as income to you.

Appendix II: Prestige/Belonging

I WANT TO CHANGE LIVES, TOO.

Yes, I'm interested in learning more about how to make a charitable gift in my will.

Yes, I have included a charitable gift to Wheeler in my will or estate plan.

Name and Class Year _____

Preferred Phone _____ Best time to call _____

Email _____

Address _____

City, State _____ Zip _____

THE WHEELER SCHOOL
 The Wheeler School
 215 Hope Street
 Providence, Rhode Island 02906-2246

PREGOIRT FIRST CLASS MAIL
 U.S. Postage
 5923
 Providence, RI
 Permit No. 1023



**THE SPIRIT OF GIVING
 THAT LIVES FOREVER**

WITH A FUTURE GIFT TO WHEELER, YOUR'S CAN TOO!

Honor your friendships, teachers, coaches or family members with a gift to Wheeler's endowment in your will or estate plan.

"Many of my closest friends are Wheeler alumnae – and that makes the bonds that are formed at Wheeler very important to me...Sadly, several of my Wheeler friends passed early and this pushed me to plan for how my money will be allocated when I am no longer here."
 – Cristina Quinn '80

"I learned the tradition of giving to education from them (my parents) and I want to continue advocating for education after I am gone. Education is the one thing that can never be taken away from you."
 – Dr. Marlene Cutlar '79

Support a program that taught life-lessons and helped 'get you on your path'.

I learned to be a life-long learner at Wheeler. This curiosity was critical to my success in college and later. High school is a big part of the formative years, where you get on 'your road'. I want to support the kind of environment that really gets you on your path."
 – Rob Glancy '01

"To be able to remember, at the end of your life, those who are important to you and to thank those organizations from which you benefited is invaluable. At the end of the day, it is not what you have accumulated that matters, but what a difference you can make."
 – Alan and Marianne Litwin

Remember a place on campus, like the Farm, that holds special meaning for you or your family. The Singer family is doing just that and had this to say about their future support:

"Don't fear that your gift has to be something huge or impressive. Small gifts made by many people over time have been the root of many of the remarkable qualities we see in the Wheeler of today."
 – Amy Baumgardner Singer '89

To explore ways to create your Wheeler legacy, please return the reply card or contact:

Michele Sczerbinski Diaz '86
 Director of Leadership & Planned Giving
 (401) 528-2132
michelediaz@wheeler-school.org
giftplanning.wheeler-school.org/YourLegacy


Make an investment that truly changes lives, like a gift to scholarship endowment. A gift in 1986 of \$10,000 is now worth approximately \$62,000 providing an annual award of about \$2,400.

"There's no greater investment, where you can see such payback. Education is the most potent gift. In my mind you see the greatest value for your money when you create a scholarship."
 – Dr. Charles and Sarah Dorby

THE WHEELER SCHOOL

Appendix III: Hope

Tell Me More



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U.S. POSTAGE
PAID
FREDERICK, MD
Permit No. 5288

I would like information about:

- Receiving income for life.
- How I can include Partners In Health in my will/trust.
- I have already included Partners In Health in my will/trust.

Name _____

Address _____


City, State _____ Zip _____

Email _____

Telephone _____

For confidentiality, use full name and return.

About Dr. Cameron Shambumba waamara Wilson Ngomwa, who is at Rubero District Hospital in Rwanda to receive chemotherapy for multiple myeloma. "Name changed." (Credit: Joan Avila / Partners In Health)



Together, we can prevent suffering

A gift that pays you back.

When you create a Charitable Gift Annuity of \$10,000 or more with Partners In Health, you receive fixed payments for life while providing lasting support to our mission.

Other benefits include:

- ◆ Generous annuity rates.
- ◆ Payments you receive are partially tax free for a period of time.
- ◆ A charitable deduction in the year of your gift.
- ◆ If funded with an appreciated asset, you are only partially taxed on gains.


How much will I receive?

If you're looking for ways to support Partners In Health and receive a steady income stream, a charitable gift annuity may be your answer. See the rate table below:

Age	Rate	Annuity	Deduction
65	4.7%	\$470	\$1,472
70	5.2%	\$520	\$1,695
75	5.8%	\$580	\$1,850
80	6.6%	\$660	\$2,075

*Based on \$10,000 gift amount and single annuitant.
**Please note that this information is for illustrative purposes and is not intended as tax or legal advice. Rates are subject to change.

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NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 996 FREDERICK, MD
POSTAGE WILL BE PAID BY ADDRESSEE

PARTNERS IN HEALTH
PO BOX 996
FREDERICK, MD 21705-9942

00114

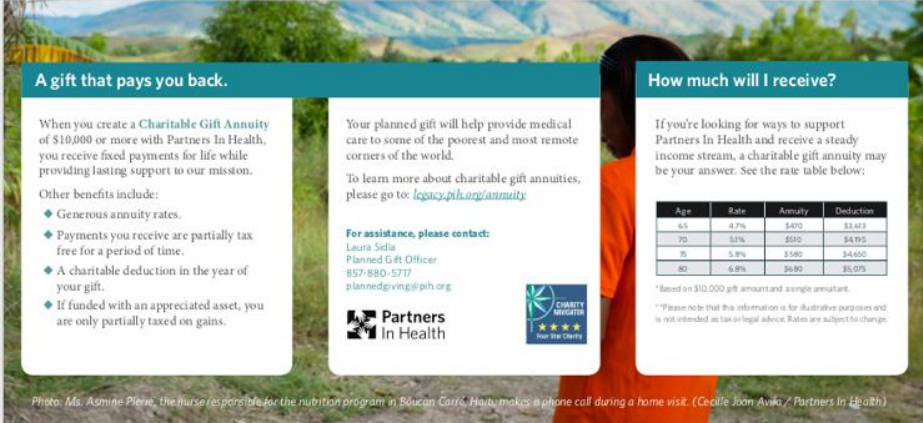



Photo: Ms. Asmine Pierre, the nurse responsible for the nutrition program in Boucan Carré, Haiti, makes a phone call during a home visit. (Credit: Joan Avila / Partners In Health)

Appendix IV: Fear

YES, I WANT TO MAKE A DIFFERENCE!



440 Harrison Avenue | Boston, MA 02118

Name _____

Address _____

City/State _____ Zip _____

Phone _____


Email _____

I have already included Pine Street in my long-term plans.

Please send me tax-smart gift options to end homelessness.

For confidentiality, please omit name and return.

NO ONE SHOULD CALL THIS A HOME



Ending homelessness

HELP END HOMELESSNESS BY GIVING WISELY


Uncertainty is unsettling, especially not knowing where one will sleep, night after night. There is one thing that is certain. A gift through your long-term estate plans is a tax-smart way to give that ensures those in need will have a place to call home.

BENEFITS TO YOU	GIFTS TO CONSIDER
Keep control of your assets during your lifetime while making a gift that provides an estate tax deduction.	Include Pine Street in your will or trust .
Eliminate tax on capital gains and receive an immediate deduction of full market value.	Contribute long-term appreciated stock or securities .
If you are 70½ or older, avoid the penalty created by higher income.	Use your IRA qualified charitable distribution and transfer up to \$100,000 annually per person directly and tax-free to Pine Street.
Leave more for family by making a gift from the most highly taxed assets — avoiding income tax and reducing estate tax.	Name Pine Street in your retirement plan .
Make a gift with little cost to yourself while receiving a current income tax deduction.	Contribute a life insurance policy you no longer need.

A Home and Community for Everyone

If you could change the life of one person, would you? Mark is just one of many who has transformed his life because of supporters like you. Change your plans and change lives.

Contact:
 Kristina M. Lentz
 Director of Capital and Leadership Giving
 617.692.9182 or kristina.lentz@pinestreetinn.org
 Visit: giftplanning.pinestreetinn.org/smartgiving



With Pine Street's support, Mark M., once homeless for many years, now has a home and a job.

Appendix V: Sorrow/Suffering

Tell me more.

I would like information about:

- Making a tax-free gift through an IRA charitable rollover.
- Other ways I can include Father Bill's & MainSpring in my estate plan.

Name _____

Address _____

City/State Zip _____

Email _____

Telephone _____

Father Bill's & MainSpring
1414 Beacon Street, Boston, MA 02215

Non-Profit Org.
US Postage
PSN
Brockton, MA
Permit No. 015

Father Bill's & MainSpring
NOBODY SHOULD BE HOMELESS.

Nobody should be homeless.

Help us care for the future of our community.

The IRA charitable rollover is a terrific way to make a tax-free gift to **Father Bill's & MainSpring**. If you are 70 1/2 or older, you can tell your IRA administrator to transfer your gift directly from your traditional IRA or Roth IRA account to FBMS.

You can make a gift of up to \$100,000 to satisfy the required minimum distribution from your IRA. The gift will not be taxed as income to you. You don't get an income tax charitable deduction for the gift, but you don't pay taxes on your IRA withdrawal, which means the IRA charitable rollover is tax-free.

We can provide sample letters of instruction to send to your IRA administrator in order to make an IRA charitable rollover.

If you are interested in making such a gift or would like more information, please contact:

Lucille Cassin
phone: (781) 654-1684
email: lcassin@helpfbms.org
giving: fbms.org/IRA

Your gift will change lives.

Your gift is critical to ending homelessness for thousands in Southern Massachusetts.

All gifts to **Father Bill's & MainSpring**, including cash, securities, and retirement assets will help us provide a lasting investment in housing for those who have been struggling with homelessness for an extended period of time.

Regardless of how you choose to support FBMS, you are making an investment that will change lives for years to come.

Thank you.

BUSINESS REPLY MAIL

DEPARTMENT
FATHER BILL'S & MAINSPRING
140 BELMONT STREET
BROCKTON, MA 02301-9808

POSTAGE WILL BE PAID BY ADDRESSEE

POSTNET PERMIT NO. 1000 BROCKTON, MA

POSTAGE WILL BE PAID BY ADDRESSEE

Appendix VI: Surprise/Humor

Hello, mom! I am calling from campus to tell you about the great charitable gift annuity rates.

Marietta College

A GIFT THAT PAYS YOU BACK

If you're looking for ways to support Marietta College and receive a steady income stream, a charitable gift annuity may be your answer. It is a simple contract between you and Marietta College. In exchange for a gift of \$10,000 or more, Marietta College will provide guaranteed fixed payments for life.

Other benefits include the following:

- You support Marietta College with a substantial gift.
- Payments you receive are partially tax-free for a period of time.
- You receive a charitable deduction in the year of your gift.

For a gift of \$10,000, how much income will I receive?

Age	Annuit. Rate	Annuit. Amount	Charitable Deduction
65	6.7%	\$670	\$3,090
75	6.8%	\$680	\$3,340
85	6.8%	\$680	\$3,320

* Please note that this information is for illustrative purposes and is not intended as tax or legal advice. Rates are subject to change and are based on rates suggested by the American Council on Gift Annuities.

If you would like to learn more, please contact: **Jarrett S. Stul**, 740-375-4448, email: jarrett.stul@marietta.edu. Please visit: gfaform.marietta.edu/CGA

Marietta College

Yes, and the longer you defer the higher the payment rate!

Party on Wayne!

Marietta College

A GIFT THAT GIVES BACK WHEN YOU NEED IT

If you're looking for ways to support Marietta College and prepare for your retirement, a deferred charitable gift annuity may be your answer.

A deferred charitable gift annuity provides fixed payments to you for life in exchange for your gift of \$10,000 or more. The payments start on a date you choose that is at least one year after you make the gift.

Other benefits include:

- You support Marietta College with a substantial gift.
- Payments you receive are partially tax-free for a period of time.
- You receive a charitable deduction in the year of your gift.

How much income will I receive with a gift of \$50,000?

Age	Years Deferred	Annuit. Rate	Annuit. Amount	Charitable Deduction
55	10	6.4%	\$3,200	\$18,475
60	6	6.3%	\$3,150	\$21,221
65	6	6.4%	\$3,200	\$22,604
70	5	6.8%	\$3,400	\$25,529
75	4	7.4%	\$3,700	\$28,370

* Please note that this information is for illustrative purposes and is not intended as tax or legal advice. Rates are subject to change and are based on rates suggested by the American Council on Gift Annuities.

If you would like to learn more, please contact: **Jarrett S. Stul**, CFRE at 740-375-4448 or email jarrett.stul@marietta.edu.

Learn More About
Deferred Charitable Gift Annuities

Marietta College

CONTACT US
Jarrett S. Stul, CFRE
Director of Gift Planning and Major Gifts
740-375-4448
jarrett.stul@marietta.edu

Appendix VII: Vanity/Envy

TELL ME MORE

I would like information about:

Making a bequest to South Texas College of Law Houston.

Other ways I can include South Texas College of Law Houston in my estate plan.

South Texas College of Law Houston's Tax ID number is 74-155-4976.

Name _____

Address _____

City, State _____ Zip _____

Email _____

Telephone _____

Please consider leaving South Texas College of Law Houston in your will. For more information, visit our planned giving website at legacy.stcl.edu.



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Houston, TX
Permit No. 8481





“South Texas trained me to think critically and apply the law practically — skills that helped me rise to the challenges and opportunities I faced throughout my career in business. A bequest is a way to show my gratitude and pay it forward to the next generation.”

— Jim Fier '77

WHAT IS YOUR LEGACY?

CREATE YOUR LEGACY WITH YOUR WILL

Your gift will change lives

A charitable gift from your estate is a favored method of giving that enables you to achieve your financial goals and benefit STCL Houston. No other planned gift is as simple to implement or as easy to change should you ever need the assets during your lifetime.

Please Consider Making STCL Houston a Primary Beneficiary:
When you name STCL Houston as a primary beneficiary of your will or other estate plan, you create your legacy of learning and provide a gift STCL Houston can count on in the future.

Bequest Language for Donors:
The following is intended to help you and your attorney in drafting a bequest that satisfies your

individual interests. As you consult your attorney on the selection of appropriate wording to reflect your own goals and intentions regarding STCL Houston, be sure the organization's correct legal name appears in all final documents as:

“South Texas College of Law Houston, a Texas nonprofit corporation, Federal Tax Identification Number: 74-155-4976.”

Already have a will?
Please consider adding STCL Houston in a Codicil to your will.

Donald J. Guter, President and Dean
dguter@stcl.edu or 713-646-1819
legacy.stcl.edu/bequest



To advance the importance of our mission of providing a diverse body of students with the opportunity to obtain an exceptional legal education, and prepare graduates to serve their community and profession with distinction, we invite you to find a place for South Texas College of Law Houston in your estate planning arrangements alongside family, friends, and other loved ones.

Your generosity helps make this happen. No matter what you choose to support, or how much you choose to give, you can be sure that your gift will make a difference.

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IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 501 HOUSTON, TEXAS
POSTAGE WILL BE PAID BY ADDRESSEE

South Texas College of Law Houston
Philanthropy and Alumni Relations
1301 San Jacinto Street
Houston, Texas 77002-7908



Appendix VIII: Humanity/Conviction

Tell me more

HDF
2772 Ridgeway Road, Suite 208 |
Arling Meadows, IL 60008

Non-Profit Org.
U.S. Postage
PAID
Permit No. 284
Arling Meadows, IL

I would like information about:

Receiving income for life

How I can include the Human Development Foundation in my estate plan

Remember to always use the appropriate return.

Name _____

Address _____

City, State _____ Zip _____

Email _____

Telephone _____

THE FUTURE STARTS HERE



HDF

Create an estate plan that brightens the future

Have you established your will or an estate plan?

Planning now will enable you to provide for the people and organizations that matter to you.

Including **The Human Development Foundation** as a beneficiary through your estate plan is simple. You can specify any dollar amount, give specific property, or donate a percentage of your estate.

If you remember HDF in your will or estate plan, you will help us to empower impoverished communities and individuals with the tools and resources needed to achieve and sustain a better way of life. It is a great opportunity to pay forward everything that the Human Development Foundation has meant to you.

For sample language that makes it easy to give through your will, please go to:
plannedgiving.hdf.com/will

For assistance, please contact:

Mania Hashmi
Director of Development
Phone: (847) 490-0100
Email: plannedgiving@hdf.com

HUMAN DEVELOPMENT FOUNDATION
Helping people help themselves.

The Founder's Legacy Society

The Founder's Legacy Society celebrates the commitment of donors who have provided for a gift in their estate plan to ensure the future of the Human Development Foundation's mission – to facilitate a non-political movement for positive social change and community empowerment.

The foresight of our Founder's Legacy Society members will provide vital resources needed for years into the future to continue the fight against extreme poverty and for the respect and dignity of every individual.

HDF has already benefitted over one million constituents. You are invited to include HDF for a gift from your estate and to join a select group of like-minded supporters committed to restoring human dignity and improving the quality of life of those in Pakistan.

BUSINESS REPLY MAIL

POSTAGE WILL BE PAID BY ADDRESSEE

HUMAN DEVELOPMENT FOUNDATION
2772 RIDGEWAY ROAD, SUITE 208
ARLING MEADOWS, IL 60008-9900

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IF MAILED
IN THE
UNITED STATES