



Bequest Marketing Everyone Should Do



Date: November 19, 2020
Time: 1:00 – 2:30 Eastern Time
Presenter: Andrew Palmer
Director of Marketing Services
PG Calc



Introduction

The main reason people don't leave a bequest is they aren't asked.





Agenda

This discussion will focus on:

- Planning
- Messaging
- Tactics





Let's Go!

Giving USA 2020 Annual Report:

Americans gave a record \$449.64 billion.

Bequest receipts were 10% or \$43.21 billion.

What is your plan?





Create a Plan

The basic component parts:

1. Establish and Articulate Objectives
2. Define the Strategy
3. Execute the Tactics
4. Report, Analyze, and Revise





Factors to Consider

- How much can you afford to spend each fiscal year? [Budget]
- Your target donors
- Marketing schedule
- Be consistent





Constant Cultivation

Follow your plan





Life Events Dictate Giving

- the birth of a child or grandchild
- the sale of a business
- retirement
- death of a spouse
- etc.

Impossible to predict who will experience a cash infusion or loss that requires reallocation of assets.





Find Your Audience

- Planned gift donors
- Consistent annual fund donors
- No children and/or heirs
- Over 65
- Engaged board members

FLAG: Frequency of giving, Longevity of giving to the organization, Age, Giving history.





Donor Surveys

Allow donors to self-identify as prospects and unrecognized legacy society members





Messaging

Branding and Imagery +
Educate and Awareness =
Credibility





Messaging

- Benefits to the donor
- Self-satisfaction of giving
- Impact the gift

Less on the technical aspects.

Keep the messaging simple.





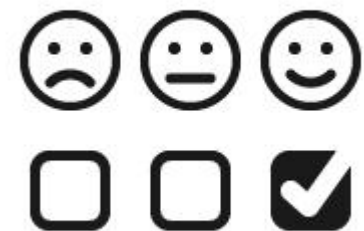
See Russell James

Stay away from formal and technical terms:

"A gift from your will"

vs.

"Bequest."





Donor Stories

Stories and testimonials of like-minded individuals supporting the organization into the future and hearing them express the self-satisfaction of giving is powerful.

Personal compelling narratives establish credibility.

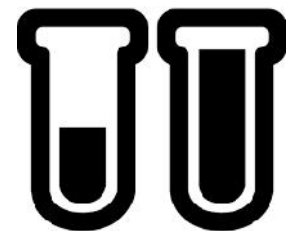




COVID-19

Messaging is now a bit more complicated.

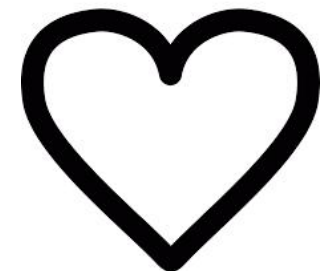
But we must keep marketing.





Don't Be Tone Deaf

Empathy





Overly Cautious

“We recognize that with the constantly changing COVID-19 situation around the world, this is an unprecedented time for everyone — a time that, for many, is filled with uncertainty. Our hearts and thoughts go out to each and every one of you.

Please know that we are here to help you when you are ready to once again support our community.”



Permission

“This has been an uncertain time. We’ve been busy sharing with others how to be smarter about their giving due to the volatility.

It’s opened up some new opportunities that we didn’t have before. If you’re ever interested in learning more, just let me know.”



We Are Here...

“We know the priority right now is the health and well-being of your family, friends and community. As we adjust to the ways that the coronavirus has touched our lives — upending the economy, the delivery of health care, and how we educate our children — we want to remind you that we are here to answer any questions, and if the time is right, help you to reexamine your financial future.

The questions are endless, and we'd like to help provide some answers.”



In Times Like These...

“We recognize this is an unprecedented time. A time that, for many, is filled with uncertainty and fear. Our hearts and thoughts go out to each and every one of you.

Yet in times like these, we believe it is still important to provide you with helpful information about how you can help ensure our work continues in the future.”



Share Life in a Pandemic

If you are in a health-related field...

Don't shy away from showing donors what your organization is dealing with, has achieved, or will encounter in the future.



Tactics

Some examples...





Existing Assets

- Checkboxes on reply envelopes
- Annual report
- Newsletters
- Facebook page
- Letterhead and business card
- Internal telephone callers
- Board





Temple Sinai High Holy Day Legacy Campaign



During these High Holy Days, we stop and ponder our purpose and the legacy of our lives, as we remember the legacy of those who came before us. Personally, our priority is to secure the future of our families and causes important to us. We humbly ask you to consider including Temple Sinai legacy - to secure a progressive Jewish future in Vermont!

If you are interested in exploring a legacy gift to Temple Sinai, call Stacie Gabert at (802)862-5125 or email administrator@templesinaivt.org.

Help us make sure that what we've built continues l'dor vador, from generation to generation.





Magazine Ad

USE YOUR IRA TO MAKE A TAX-SMART GIFT



 NEW ENGLAND HISTORIC GENEALOGICAL SOCIETY
AmericanAncestors.org

MAXIMIZE YOUR IMPACT...

...with a gift that counts toward your Required Minimum Distribution.

The IRA Charitable Rollover (also called the Qualified Charitable Distribution, or QCD) is a smart way to make a tax-free gift to New England Historic Genealogical Society (NEHGS).

Follow these IRS rules:

- ▶ You must be 70½ or older when you make the gift
- ▶ Request your IRA administrator to transfer your gift directly from your IRA account to NEHGS
- ▶ Your total QCD gifts cannot exceed \$100,000 per year

To learn more about estate planning and creating a will, visit: Legacy.AmericanAncestors.org/IRA

Contact: Ted MacMahon, CFRE, Senior Gift Planning Officer | tmacmahon@nehgs.org | 617-549-0300

What *legacy* will you leave?



As you look back fondly on your St. Sebastian's days—on your teachers, coaches and classmates—think about how you can help ensure future St. Sebastian's students have an education that is just as exceptional and life-changing as yours.

If education changes lives then charitable gifts to education help make that change possible.

Learn how a charitable gift to St. Sebastian's, like a bequest in your will or living trust, can match your goals, values, and what you hope your lasting legacy will be.

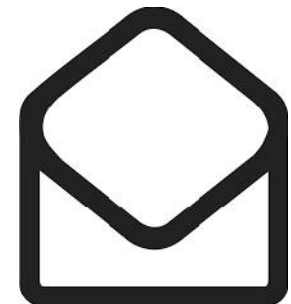
For more information about gift planning and including St. Sebastian's in your estate plans, contact Ed Davis '65 in the Office of Planned Giving at 781.247.0158 or ed_davis@stsebs.org or visit plannedgiving.stsebs.org.

ST. SEBASTIAN'S SCHOOL
Rev. Charles D. McInnis Society



Direct Mail

- Constant cultivation is a key.
- Your older donors will respond on an emotional level.
- Younger donors will respond because this is something different.
- Must be tailored to your mission.



Carnegie Mellon University

Office of Gift Planning
Carnegie Mellon University
5000 Forbes Avenue
Pittsburgh, PA 15213-3890

Phone: (412) 268-5346
E-mail: askjoebull@andrew.cmu.edu
giftplanning.cmu.edu

Dear Dr. Gast,

"Nowhere is collaboration more energized, nowhere does a gift work harder, and nowhere is the work more focused on the world's toughest problems." –Ed Frank, Ph. D. Mellon College of Science, 1985 and Life Trustee.

We are grateful for members of the Carnegie Mellon family, like you and Ed, who have enabled the university to foster the innovation and imagination necessary for our students and faculty members' countless scientific and humanitarian achievements. Thank you for your time, your passion, and for the financial support you provide which not only sustains our today, but also ensures our tomorrow.

We want to share with you a unique giving opportunity that benefits both you and CMU. If you share Ed's passion, please consider establishing a charitable gift annuity. This flexible tool offers lifetime payments and tax deduction benefits for you while providing long-term financial support to your designated purpose at CMU. For example, if you were to make a \$25,000 cash gift, you could receive:

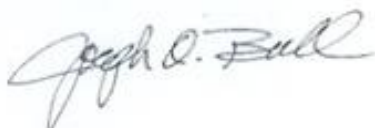
- **Lifetime Payments:** An annuity rate of 3.9%, providing \$ 975 annually.
- **Income Tax Deduction:** A federal income tax charitable deduction of approximately \$5,821 for the year in which the gift is made.

For even greater tax savings, many CMU supporters may choose to fund their annuity with gifts of stock or other securities. You may be able to avoid tax on a significant portion of your capital gain in these assets when you use them to fund a gift annuity.

The above figures are for illustrative purposes and your exact benefits may vary depending on your age and the timing of your gift. For more information about this or other giving opportunities, please return the enclosed reply card or call or email us anytime.

Once again, thank you for your continued support of CMU.

With appreciation,



Joseph O. Bull, JD
Executive Director of Gift Planning

Proud to be Plaid

37,000
applications for
1,500 places in
the first year class,
Fall 2015

19
Nobel Prize
winners among
faculty and alumni

#24
"CMU's ranking
among top global
universities"
*Times (London)
Educational
Supplement*



Treasure Coast Hospice
Foundation
SUPPORTING TREASURE HEALTH SERVICES



CREATE YOUR LEGACY

When you make a gift to Treasure Coast Hospice through your will, estate, or financial plans, you are helping provide compassionate hospice and grief support to your loved ones, friends, neighbors, and future generations to come. By investing in end-of-life care in our community, you are leaving a legacy of generosity that makes it so everyone, regardless of ability to pay, has access to comfort and support during their final days.



Treasure Coast Hospice
 Foundation
SUPPORTING TREASURE HEALTH SERVICES
 1201 SE Indian Street
 Stuart, FL 34997-5688

Non-Profit Org.
 U.S. Postage
 PAID
 West Palm Beach FL
 Permit #611

IF YOU WANT TO...	GIFTS TO CONSIDER
Keep control of your assets during your lifetime while making a gift that provides an estate tax deduction.	Include Treasure Coast Hospice Foundation 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 70 ½ or older, avoid paying income taxes on required minimum distributions from your traditional IRA account	Use your IRA to make a qualified charitable distribution; transfer up to \$100,000 annually directly to Treasure Coast Hospice Foundation, tax-free
Leave more for family by making a gift from the most highly taxed assets — avoiding income tax and reducing estate tax.	Name Treasure Coast Hospice Foundation as a beneficiary of your IRA or tax-qualified retirement plan
Make a gift with no cost to you while receiving a current income tax charitable deduction	Contribute ownership of a life insurance policy you no longer need

If you would like to learn more, please visit:
plannedgiving.treasurehealth.org

For Assistance, please contact:
 Ashley Haughton | 772-403-4594 | ahaughton@treasurehealth.org



Self-Mailer

TELL ME MORE

I WOULD LIKE MORE INFORMATION ABOUT:

- Receiving income for life.
 - Other ways I can include Colby in my estate plans.
-
- I have already included Colby in my estate plans.

Name _____

Address _____

City, State _____ Zip _____

Email _____

Telephone _____

For confidentiality, fold on dotted line, tape, and return.

Colby | **DARE
NORTH
WARD**

Gift Planning
4370 Mayflower Hill
Waterville, ME 04901
Ph: 207-859-4370 or 800-809-0103
giftplanning@colby.edu
colby.edu/gift-planning



Cut here.



A GIFT THAT PAYS YOU BACK

This is the time of year—and especially in this particularly complex year—when many of us think carefully about charitable giving to the organizations that mean the most to us. You already know that your charitable contributions can bring tax benefits, but did you know that a charitable gift annuity can provide a fixed payment for life in exchange for your contribution to Colby College?

The gift annuity is a simple agreement between you and Colby College promising to pay you a certain dollar amount for life. The amount you receive depends upon your age when you make your gift and does not change for the rest of your lifetime. You can receive an income tax deduction now for the charitable value of your contribution and a portion of each payment may be tax free.

Best of all, your charitable gift annuity will provide support for future students at Colby College.



We would be happy to show how a charitable gift annuity could work for you. Please contact:

Rick Wells
Director of Gift Planning
207-859-4372
rick.wells@colby.edu

Visit us at giftplanning.colby.edu/cga

HOW MUCH WILL I RECEIVE?

Based on a gift of \$10,000:

AGE	ANNUITY RATE	ANNUAL ANNUITY PAYMENT	CHARITABLE DEDUCTION
65	4.2%	\$420	\$2,859
70	4.7%	\$470	\$3,535
75	5.4%	\$540	\$4,175
80	6.5%	\$650	\$4,657
85	7.6%	\$760	\$5,366

* 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.



Newsletter



BE OUTDOORS
APPALACHIAN MTN CLUB
10 CITY SQUARE, BOSTON, MA 02129



Profiles in Giving Patti Allen - New Jersey

I have been active with the Appalachian Mountain Club for the past 25 years. Like so many others, I was first introduced to AMC on a hut-to-hut trip in the White Mountains.

While New Hampshire was the original draw, my ties to AMC have grown as I've found others to hike and be outdoors with. I love the nice cross-section of people who I have met from all walks of life and nothing beats the stories from AMC "old timers."

One time while staying at the Highland Center in New Hampshire, I sat down to relax and take in the view of Crawford Notch. When I looked down, I saw an inscription on the bench and it got me wondering about who this special person was (and if I too could have a bench someday). That moment is when the seed of leaving a legacy with AMC was planted. While I've never been able to be a large donor

to AMC during my lifetime, when it was time to update my will, I began thinking about all of the organizations that have meant so much to me and where I could make an impact. AMC quickly came to the top of my list.

It didn't take me long to make the decision to leave a percentage of my estate to AMC. I want to ensure that the special places that I've gone to - to be in nature, to restore my soul, and to disconnect from it all - are preserved.

"I want to ensure that the special places that I've gone to - to be in nature, to restore my soul, and to disconnect from it all - are preserved."

I am inspired by AMC and the many people connected to the organization. With nearly 150-years of connecting people to the outdoors, conserving land, and developing trails, AMC has a strong legacy and I'm confident that AMC will put my legacy support to good use when the time comes.



Summit Trust
FINANCIAL PLANNING NEWS & IDEAS FROM AMC

INSIDE THIS ISSUE:
PROFILES IN GIVING | ENSURING YOUR WISHES | THE CARES ACT AND CHARITABLE GIVING

BE OUTDOORS
APPALACHIAN MTN CLUB

For questions or more information, contact Stephanie Schiele at sschiele@outdoors.org or call 617-391-6638 or visit legacy.outdoors.org.

Plus
start
here

Appalachian Mountain Club
Attn: Planned Giving Office
10 City Square, Suite 2
Boston, MA 02129



Ensuring Your Wishes While Caring for the Outdoors

If you have been prudent and carefully managed your financial affairs throughout your lifetime then, naturally, you will have strong feelings about how you want your money, property, and other assets distributed after you are gone. However, unless you take some basic estate planning steps, those decisions will be made for you and might not reflect your wishes.

You can control how your assets are distributed at the end of your lifetime by providing instructions in your will or living trust or, for certain financial accounts, by simply designating a beneficiary. But, if you do not take these steps, your assets will be distributed according to state law. In general, these state laws will distribute your assets to your closest relatives, whether or not that was what you had in mind. In addition, you will have no opportunity to support charitable organizations, even if you have made substantial contributions during your lifetime.

Either way, your estate will be subject to "probate," a court supervised process during which your assets are identified and preserved; debts, taxes, and estate settlement costs are paid; and whatever remains is distributed according to the terms of your will if you have one, otherwise as required by state law.

Certain assets can be distributed without having to go through the probate process.

Working with your financial institutions, you can designate beneficiaries to receive bank accounts, investment accounts, life insurance policies, and especially retirement accounts after you are gone. However, if you do not designate beneficiaries, these accounts will be handled through the probate process. In addition, assets that you place in a living trust can avoid probate and pass directly to named beneficiaries.

Unless you leave instructions in the form of a will, living trust, or beneficiary designation, state law will decide how to distribute your assets, not you. Decisions about who gets your assets and how much will be beyond your control. And, without these basic estate planning steps, you will not be able to support charitable causes that have been important during your lifetime.

The generous contributions you have made throughout your lifetime have helped the Appalachian Mountain Club to foster the protection, enjoyment and understanding of the outdoors. We hope that you will consider charitable contributions as you plan for the distribution of your estate. If you would like more information about how you can include AMC in your estate plans and become a member of the Summit Trust legacy society, please contact Stephanie Schiele, Summit Trust staff liaison at sschiele@outdoors.org or call 617-391-6638.



The CARES Act and Charitable Giving

Congress has provided new and expanded tax incentives for charitable giving. Here are some highlights. You will find more details on our website: legacy.outdoors.org/cares-act.

Even if you don't itemize your income tax deductions, you may reduce your taxable income by \$300 for cash contributions made to the Appalachian Mountain Club in 2020.

If you do itemize, you may be able to deduct gifts of cash to offset up to 100 percent of your income for 2020. Ordinarily, the income tax charitable deduction for cash gifts is limited to 60 percent of your income.

In addition, if you are age 70 1/2 or older, you can make a contribution to AMC directly from your IRA and completely avoid the income tax you would have paid on a withdrawal. This can be especially advantageous if you don't itemize your deductions.

We know that your top priority is the health and financial well-being of your family and loved ones. When you are ready, Stephanie Schiele on AMC's Development team is available to help you create a charitable gift plan that suits your needs while helping with our important work: protecting the outdoors. You can contact Stephanie at sschiele@outdoors.org or call 617-391-6638.



Yes, I'm interested in the Summit Trust!

- I am pleased to inform you that:
- I have included AMC in my estate plans, please send me info on the Summit Trust
 - I am considering including AMC in my estate plans.

- Please send me free, no-obligation information on the following:
- a gift by will or trust
 - a gift that will provide guaranteed income for life
 - an IRA charitable distribution

Name(s) _____

Address _____

City, State, Zip _____

Home Phone _____

Other Phone _____

Email Address _____

For questions or more information, contact Stephanie Schiele at sschiele@outdoors.org or call 617-391-6638.

To explore options for gift planning that fit your personal goals, please visit legacy.outdoors.org.

For confidentiality, fax, text, copy and return with a first-class stamp affixed.



Digital Outreach

- Quickest and most cost-effective way of conveying your bequest giving message.
- Not always the most effective.
- Email should be well-written, personal, and a benefit to your donors.
- Builds relationships faster.





Website





Winter 2020

LegacyNews

Gift Planning Ideas from the American Red Cross

It's a new year and it's time for the latest issue of Legacy News! We hope you will find the articles helpful.

The new Setting Every Community Up for Retirement Enhancement (SECURE) Act will impact many American's tax situation and their charitable giving in 2020. The articles that follow illustrate tax-wise planning strategies and possible gifting opportunities that allow you to make a meaningful charitable gift while potentially enhancing your own, and your family's future financial well-being, including options for utilizing IRA and POD accounts.

See why supporters like Roger Hewlett and Jonene Elaisson joined the [Legacy Society](#). And if you have a personal Red Cross story, we hope you will share it!

Rebecca Locke
Executive Director, Gift Planning
American Red Cross



Roger and Jonene—Helping to Keep the Red Cross Afloat

Longtime supporters of the Red Cross, Roger Hewlett and Jonene Elaisson decided to enhance their support in a very significant way. They joined the Red Cross Legacy Society by establishing several charitable gift annuities. Roger and Jonene selected charitable gift annuities as a way to create their Red Cross legacy because they like the secure payments. Roger says, "The extra income lets us create additional CGAs!" He continued, "I appreciate knowing that the CGAs will provide benefits to Jonene after my lifetime, while enabling the Red Cross to continue its good work of helping others." Roger has



OHS Legacy Giving



Are you ready for some certainty?

A Charitable Gift Annuity provides you guaranteed income for life!

A charitable gift annuity provides a fixed payment for life in exchange for your contribution to Oregon Humane Society. Your contribution helps us shelter, care, and find forever homes for thousands of pets each year.

The amount you receive depends upon your age when you make your gift. Importantly, the payment is fixed and does not change for the remainder of your lifetime.

Additionally, you will receive a current year tax deduction for the charitable value of your contribution and a portion of each payment will be tax free.

Let us show you how a charitable gift annuity can provide certainty for you. Contact Gary Kish for more information.

[LEARN MORE ABOUT THE BENEFITS OF A CGA](#)



OREGON
HUMANE
SOCIETY

Contact Us

Gary Kish
Legacyteam@oregonhumane.org
503-416-2988



SPRING 2019



GIFT PLANNING NEWSLETTER

GIFT PLANNING FOR CSE ALUMNI AND FRIENDS

BLENDED GIFTS:

How Our Donors have Made Their Philanthropic Dreams Come True

You may wonder how others are able to give generously to the College of Saint Elizabeth. One way is by giving cash now capped by a more substantial estate gift later—resulting in transformative gifts in which philanthropic dreams come true.

Dr. John Zavada knew he wanted to commemorate his sister Mary Zavada '57, who died unexpectedly in 2014. Mary had already established a scholarship in memory of the siblings' mother, Sophie Zavada, which Mary funded throughout her life.



[Read More »](#)



CHECKLIST TO ENSURE ACCESS TO YOUR IMPORTANT ESTATE PLANNING DOCUMENTS

A critical last step after finalizing your financial and estate planning documents is ensuring the right individuals have access to them.

[Read More »](#)

NEW FOUNDERS SOCIETY

Saying thank you now for your legacy giving

[Learn more about becoming a member ▶](#)



CONTACT US

Lisa Marie Gerondeau
Senior Director of Development
973-290-4711
lgerondeau@cse.edu



PHILANTHROPY IN PERSPECTIVE

In case you missed this newsletter in the mail, take a quick look inside!



A Determination to Enrich Lives
The Tuves reflect their gratitude for a doctor's lifesaving actions.
[Learn More »](#)



Tax-Smart Year-End Gifts
Donor-advised funds and IRA (QCD) gifts are tax-smart ways to make an impact.
[Learn More »](#)



Did you know 55% of Americans don't have a will?
You are not alone, but here are some simple strategies to help you prepare.
[Learn More »](#)

Why Make a Legacy Gift?

Your planned gift can have an extraordinary effect on New England Conservatory and make an impact that lasts for generations. A gift through your estate plan will allow our students and faculty to transform the world through music. The unique chemistry of an NEC education, which is grounded in joyful, supported, respectful, collaborative relationships, cannot happen without resources, such as those provided through planned gifts.

Join the Tourjée Society

When you share your bequest intention or other type of planned gift with NEC, you will become a member of the Tourjée Society. Named after NEC's Founder Eben Tourjée, the Society recognizes those who have made a planned gift to support NEC.

Tourjée Society members receive an annual report on the impact of gifts to NEC, along with updates and periodic invitations to events. To share your planned gift, please contact the NEC Office of Planned Giving at 617-585-1724.

New England Conservatory is a 501(c)3 non-profit organization. Our non-profit tax ID is 23-7225104.



For more information on creating your legacy, please contact:

NEC Office of Planned Giving

617-585-1724


Allison.Boehret@necmusic.edu

Visit the website:

plannedgiving.necmusic.edu

Create Your Legacy





There are several easy ways to make an impactful gift that not only advances the NEC community, but also benefits you, your estate, and your heirs.

Bequest Through Your Will

A bequest is a gift provision in your will or revocable living trust. All assets, including cash, securities, real estate, and tangible personal property, may be transferred to New England Conservatory at the end of your life.

Making a bequest is perhaps the easiest and most flexible way to support NEC. You maintain complete control of your assets during your lifetime, and you also determine how you will impact the NEC community. It also can enable you to achieve your financial goals and may save on capital gains taxes and estate taxes.

Consider adding the following suggested language to your will:

"I give, devise and bequeath to New England Conservatory, a nonprofit institution of higher education located in Boston, Massachusetts, [either "the specific amount of \$____" OR "__ % of my residual estate,"] for use in the area of greatest need as determined by the NEC Board of Trustees."

Bequest Alternatives


In addition to adding bequest language to your will, you may wish to consider using the following assets for your Legacy Gift:

- Life insurance policy
- IRA, 401(k), or other retirement plans
- Bank accounts or investment accounts
- Donor Advised Fund

For any of these assets, you may include NEC as a full or partial beneficiary; **simply request a change of beneficiary form from the company holding the assets.**

Tax-free Gift From Your Retirement Account

If you are 70 1/2 or older, you can distribute up to \$100,000 per year from your IRA as a charitable gift. Tell your IRA administrator to transfer your gift directly to NEC from your retirement account. While you will not receive an income tax charitable deduction for this distribution, it does impact your taxes as the funds will not be taxed as income to you.





Recognition Society

It ensures that planned giving donors are thanked, recognized, and stewarded.

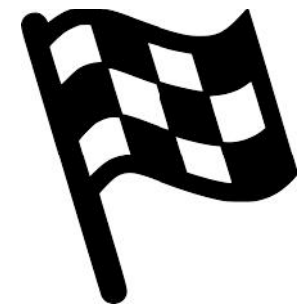
- Strengthens the relationship your donors.
- Identify donors who have made an intention.
- Recognizing gifts will inspire others in your community to follow their leadership.





Bequest Marketing Is Not Complicated

- Be persistent and consistent in your communication.
- Be sensitive to changes in a donor's life circumstances.
- Just don't stop marketing.
- Be proactive.
- Remember, patience is a virtue.





Questions?





Still Have a Question?

Contact: Andrew Palmer

Email: apalmer@pgcalc.com

Phone: 888-497-4970