



## MARKETING TESTAMENTARY GIFTS

PG CALC WEBINAR

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Presented by:

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## **I. INTRODUCTION**

Almost all planned giving officers have a similar story – a donor made small, consistent annual fund gifts for years. The donor never met with a gift officer, faculty member, or anyone from the charity. When they pass, however, the charity receives a six or maybe even seven-figure gift. For many charities, especially those with histories that span decades, if not centuries, and who have large constituent bases, it is not possible to reach out and personally meet all these steadfast, annual donors. This is why planned giving marketing is essential to any planned giving program. It extends the reach of the Planned Giving Office. It allows you to reach those donors who otherwise ‘fly under the radar.’ And gift officers never know when a person may be receptive to a planned giving message. A gift officer may meet with a donor in February, and the donor isn’t interested in planned giving. In November, however, they experience a life event – marriage, birth of a grandchild, divorce, tax law changes – and suddenly the donor needs to update their plan. Consistent marketing plants the seed and may reach donors just as they decide it is time to think about their first estate plan or reconsider one that is already in place.

In this paper, we outline twelve ways to promote planned giving, from the tried and true to a few new arrows in the planned giving marketing quiver.

## **II. SECTION 2**

It is important to note that all of the techniques outlined below are intended to be employed in a sustained, consistent, long-range plan. Our friends in annual giving have a recognizable rhythm to their communications. The pace is intense. Each touch is intended to get its share of gifts, then drop out of sight as the next touch arrives. Planned giving communications have a different, more long-range rhythm. A gift is rarely the result of a single communication, but rather of the accumulated impact of a long series of communications. Donors make these gifts on their own timeline, and so it is important that the communication plan maintains a steady drumbeat so that when the donor is ready, they have a recent communication from your organization that could catalyze them to action.

### **1. Annual Fund Reply Slips/Online Giving Forms**

Checkboxes on an annual fund reply slip, whether an online gift form or paper slip, are the most basic marketing methods. For some institutions, however, these checkboxes are the biggest source of requests for planned giving information and new legacy society members.

Conducting an audit of all of your reply devices is a critical first step. A charity may have special appeals and reply cards for different programs or departments, such as athletics at a university or a cancer center at an academic medical center. There may be special appeals around an organization’s anniversary year or a giving day. One should check for consistency in language and confirm the checkboxes are still there. Cautionary tale: One institution moved the location of the checkboxes during a redesign so that they were on

the back of the buck skip. Their annual fund gifts went directly to a lock box, but no one at the bank was flipping the card over and sending a PDF of the back of the card with the check, because all the relevant gift information was on the front. It took months to discover there was a problem.

### **2. Advertisements in Publications**

Magazine ads can take different forms and be used for different purposes. The following three types of ads have the same branding, but each serves a different purpose and requires a different time commitment to create.

There is the traditional donor profile (Exhibit 1). This can be the most powerful. A charity is profiling individuals whom their donors may know personally or to whom others can relate. They are, however, the most time-consuming ad to create. It may be difficult to find someone to profile. Sometimes multiple people decline to be profiled. In these instances, it is good to have a back-up plan.

There is the hybrid ad which combines a quotation from a donor and their photograph with a short summary of the mechanics of the gift (Exhibit 2). This type of ad gives a human element with the use of a quotation while quickly highlighting the benefits of the gift. It is useful for those donors who feel a profile is too intrusive. These types of ads take less time to create than a full profile, but they still feel personal.

There is also an ad that focuses exclusively on the mechanics of the gift (Exhibit 3). It can feel more transactional in nature than ads featuring donors, but these ads allow the charity to highlight the benefits of the gift to the donor. The charity can use charts or graphs to more fully explain the concept which can be particularly helpful when promoting gifts, such as charitable gift annuities, of which some may not be aware.

An ad can also announce a special initiative, program, or landmark occasion that may prompt donors to make a planned gift (Exhibit 4). This example is an ad celebrating the anniversary of a legacy society, along with information about how various kinds of planned gifts over the years have benefited the institution.

### **3. Email**

Email can complement print communications or can be stand-alone.

The advantage of using email is that unlike print, once it's been set up there is little or no additional cost per recipient. Your institution may have to limit the pool of recipients for a mailed message due to incremental printing and mailing costs. However, an email can be sent to an unlimited number of recipients. Moreover, if your institution has international constituents, the cost per piece of direct mail increases due to international postage rates; but there is no difference in cost to email international constituents.

An email can be a useful follow-up to a mailed piece. That steady drumbeat idea can be implemented by sending a direct mailing and following that up a couple of weeks later with an email that contains the same content reformatted for email. The direct mail can make a first impression that is reinforced by the email.

Email also allows a different avenue for responses. A recipient of a direct mail piece may respond by mail (especially if there is a reply piece included), phone, or email. An email, however, includes the option for them simply to click through to reply by email. It also can “push” recipients conveniently to your website, making it unnecessary for them to type in a URL. This is especially useful if you hope to direct them to a specific page on your website which likely has a longer URL than your homepage compared to the home page. Exhibit 5 is an example of a successful email that elicited email responses and clicks through to the website.

### **4. Website**

Planned giving websites are an opportunity to present prospective donors with a deep well of information, ideally in a fashion that is inviting and informative to the non-technical specialist.

Planned giving websites can be home-grown or outsourced. Frequently, smaller nonprofits with more limited resources may opt to develop their own planned giving websites with relatively limited content. For such organizations, the goal may be simply to promote the idea of bequests and encourage donors to contact the organization. It's important for organizations that develop their own websites to review them periodically, especially when there are changes in tax law or other changes that may influence giving, to keep them up to date.

Organizations that can afford to outsource have a variety of vendors to choose from. A good vendor will develop a website that mirrors the graphic identity of the organization, as well as being conscious of the organization's special values, style, and donor base. The advantage of outsourcing is that vendors who specialize in this tend to be thorough about keeping sites up to date, as well as offering information about a much broader array of planned giving options. They can also offer users a variety of special bells and whistles such as planned giving calculators, downloadable white papers, and interactive estate planning tools.

Exhibit 6 is an example of the home or landing page of a well-designed planned giving website.

### **5. Postcard**

Moving back to paper, postcards are quick and easy to create. Donors do see them even if they are just glancing at it as they walk it over to the recycle bin. The average attention span is about 8 seconds. A catchy tagline and the right photo can capture a person's

attention, and 8 seconds is all the time they need to read the rest of the postcard. An example of a recent postcard Tufts sent can be found in the appendix (Exhibit 7).

A URL and a clear call to action can drive the donor to the website. The postcard whets the appetite while the website provides detailed information. Again, print and electronic communications can work in tandem, as emails can be sent as a follow-up to a postcard.

The one drawback is the lack of reply device. One can and should monitor the hits on your website to see if there is a spike in users at the time the postcard drops, but it is not possible to be certain if any change in web traffic is a result of the postcard.

### 6. Direct Mail

Despite the greater focus on email, web, social media, and other forms of electronic communication, direct mail still has a critical place in the marketing toolbox. Paper is flexible and takes all forms and sizes. There is the traditional appeal letter, the multi-page gift planning newsletter, brochures, giving vehicle one pagers (Exhibit 8), appeal letters, and self-mailers (Exhibit 9).

Direct mail gives the charity space to make its case for giving and share details about the gift. It is also durable. An email can easily be deleted while paper can be tucked away in a folder in which a donor may keep their tax papers or in a file holding financial records. When the papers are organized during tax season, for example, the letter is there and can easily be shared with an attorney, accountant, or other advisor.

As for-profit businesses and charities use and expand their digital marketing presence, paper can actually stand out. During COVID, one donor was interested in including Tufts in his estate plan. He was in his late 40 and on email every day, but he declined an offer of an email to follow up on a gift conversation. He asked for the information to be mailed to him instead as he was “drowning in email.” He saw the number of emails he received at work increase as his office transitioned to working remotely, and the number of personal emails he received also increased.

Direct mail is also an opportunity for volunteer engagement. Supporters can be recruited to sign appeal letters. In higher education, an alum in reunion can sign a letter to their fellow classmates.

### 7. Legacy Challenges

#### a. *Dollar Goal*

A legacy challenge can be set up based on a dollar goal. The challenge needs first to have a sponsor, i.e., a donor who commits a *current gift* and who is willing to have that gift be used as a pool of matching funds to inspire *planned gifts*.

For example:

Sponsor donates \$1 million to charity for a specific purpose, such as scholarships for an educational institution. Charity establishes a 10%-per-gift planned giving match. Charity sets a cap of \$10,000 per match.

Participant A documents a \$10,000 bequest intention. At that time, 10% of her future gift - or \$1,000 - is “matched” from the pool. The remaining pool is now \$999,000.

Participant B documents a \$100,000 bequest intention. At that time, 10% of his future gift - or \$10,000 - is “matched,” reducing the pool now to \$989,000.

Participant C documents a \$250,000 bequest intention. 10% of her future gift exceeds the \$10,000 cap, so exactly \$10,000 of her future gift is “matched,” bringing the pool now to \$979,000.

This continues until the entire \$1 million is used up. Under this scenario, the charity has intentionally placed a low cap on each match, to ensure that the match is *not* met through a few very large gifts, but rather through a large number of gifts of many sizes. This may take more time to meet than if a higher cap was chosen but can yield a more inclusive result.

The numbers here - a \$1 million pool, 10% matching ratio, and \$10K cap - are only for illustrative purposes. Each charity may choose the terms of its match to fit its own donor pool. Smaller charities may set up a similar program with lower dollar amounts, or a higher matching ratio.

Once the terms are established, the charity would promote this program repeatedly, perhaps placing information on all its donor agreement forms, into all its ads, on its website, and in all its direct mailings for the duration of the match. Exhibit 10 shows an example of a website and direct mail piece that were coordinated to promote a legacy challenge with a dollar goal.

*b. People Goal*

Challenges can also be crafted with a participation goal. A charity can set a goal of welcoming a certain number of members to its legacy society. For example, as part of the *Brighter World: The Campaign for Tufts*, the university set a goal of welcoming 1,000 new members to the Charles Tufts Society, its legacy recognition society. These campaigns are easier to create than matches, as a charity does not need to identify a matching donor. These challenges do not need to be part of a large capital campaign. Mass General set a goal of welcoming 200 new members to its legacy society in celebration of its bicentennial in 2011.

A challenge boils planned giving down to its legacy society. A gift officer simply has to ask donors if they heard about the goal and give a quick elevator pitch of what the legacy society is. It can be an easy way for the most seasoned gift officer or green volunteer to begin a conversation about planned giving.

It also elevates planned giving to leadership levels, as the Gift Planning Office can report on progress on the challenge at campaign committee meetings, alumni council gatherings, or anywhere fundraising is discussed. Planned giving has a seat at the table and airtime.

## **8. Development Officer Partnerships/Training**

Fundraising is more successful, and frankly more fun, when you work as a team. Partnerships with fellow gift officers extends the reach of the Planned Giving Office, enabling the planned giving message to be heard by more people than if the planned giving officers acted alone. Major and principal gift officers are also the ones in front of those donors who can best benefit from a planned gift and have the capacity to create a blended gift to maximize their support of their favorite charities. They also have built trust with donors over many years. When they bring a gift planning officer into the conversation, they can credential their colleague as the planned giving expert, giving the planned giving officer instant credibility with the donor.

Training is an essential part of partnership, and it is very similar to planned giving marketing to donors. As discussed earlier, a communications plan needs to be consistent - a steady drumbeat of information so the donor hears the message when they are ready to hear it. Training is the steady drumbeat of information to gift officers. It provides them with information they need to help their donors maximize their giving.

Training, like marketing pieces, can take many forms. It can be full hour webinars or in-person meetings that delve into the intricacies of one gift type, such as charitable remainder trusts, or one asset, such as ways to give real estate. Or training can be structured as a mini-workshop, providing a quick overview of a topic. One institution included an article in its planned giving newsletter about ways to use an IRA to make a gift now (qualified charitable distribution) and later (beneficiary designation). They then crafted a mini-workshop that lasted only 20-25 minutes around the same topic. As part of the training, they shared the newsletter with gift officers along with the names of their prospects who were on the newsletter mailing list so that they could follow-up with their prospects.

## **9. Webinar**

Leading a webinar on planned giving topics can be a great way to reach a select group of constituents. It can be framed as an educational service and can offer clarity to participants on topics that may seem difficult on their surface. A well-executed webinar can demystify planned giving topics to an entire group, which is a critical step toward cultivating gifts.

A one-hour webinar can be set up to address a broad topic or a specific one. A broad webinar may be on “Estate Planning 101,” and a more specific one could be on “A Deep Dive into Annuities.”

The Zoom format lends itself well to webinars, but other platforms can be used if the institution prefers.

A well-structured webinar does touch on topics that a donor may find confusing, and guides them to a higher understanding, at least of the major concepts if not the details. For example, it could leave a donor with a greater understanding of and comfort with a concept like a beneficiary designation, but not necessarily lead them too deeply into the weeds. Ideally, it would leave the donor with an interest in contacting you or your staff to get deeper into those weeds.

It should also be interactive. Inevitably the topics being discussed will lead to questions, and the presenter should leave ample time to field questions. It's up to you whether you prefer questions all at the end, or along the way. Fielding them along the way can have the advantage of keeping the donors more engaged throughout and getting clarity as they go along rather than leaving them confused and clearing up their confusion at the end.

Choosing the participants can be very specific to the institution. For example, an educational institution may hold webinars for an invited audience of particular classes. Any charity can choose to hold one for specific groups, such as your existing legacy society members, your board, constituents who hold memberships of some kind, or other existing subgroups of your participants.

This form of communication is an excellent compromise between mass communication and highly individualized communication. It reaches a group, though probably not as large as the group reached by a direct mail piece. And it engages that group more deeply than a mailed piece. Participants come away with a stronger comfort with certain kinds of gifts, and also a comfort with the presenter as the gift officer. It is very common for a webinar to spark multiple gift inquiries from participants, now that they're "into" the topic and have established a greater rapport with the gift officer presenting.

## **10. Peer-to-Peer Solicitations**

Volunteers and other peers can be a useful resource to cultivate and solicit gifts from their peers.

This can take the form of a formal volunteer structure, with established goals for volunteer communication, or a more informal structure in which current donors simply talk about their planned gifts to their peers and encourage them to follow in their footsteps.

As an example of a formal structure, a college or other school may have volunteers serving as planned giving chairs for each graduating class. This typically doesn't happen with younger alumni, but can start at a certain logical age, such as a landmark reunion when the alumni are beginning to "age up" into being planned giving prospects in meaningful numbers.

Chairs may sometimes simply put their names on staff-driven communications, lending credibility to the messaging among their peers. Or they may be more proactive and communicate directly with peers. This can include writing a planned giving promotion in a class newsletter, speaking at class gatherings about planned gifts, or writing individualized letters to classmates who are known to be strong planned giving prospects.

Informally, a donor who is not officially a volunteer can simply raise the subject with fellow constituents about their planned gifts to the institution and encourage peers to contact the Planned Giving Office.

Either way, peers can be a powerful ally in encouraging new prospects to consider a planned gift. As non-staffers, their messaging carries a special authenticity and lack of bias, and it can be persuasive in referring new prospects to your office.

## **11. Surveys**

In Spring 2021, PG Calc published a white paper naming the gift planning survey as the “Foremost Planned Giving Lead Generation Technique.”

A well-designed survey takes a participant only a few minutes to complete and can lead to significant results. It can lead to discoveries of bequest intentions that were already in place, but not yet known to your organization. And it can lead to gift conversations with prospects about new gifts.

Your organization may already do other surveys, in which case you already have the technological platform (such as Survey Monkey or Qualtrics).

Your survey questions should be limited - perhaps only five or six. They should include a mix of questions. Some questions are intended to get the respondent thinking about the meaning the institution holds for them, while other questions are more directly related to planned giving.

For example, a liberal arts college recently sent a survey to over 8,000 of its alumni asking these five questions:

- Was there a person who inspired you to come to \_\_\_\_\_?
- Many alumni, faculty, parents, and friends have chosen to make a future gift to the college that will allow future generations of students to benefit from the \_\_\_\_\_ experience. Would you consider a future gift in your estate plans (retirement account, will, trust, etc.)?
- What do you think is most important to the future of the college?
- Would you consider a gift guaranteed by \_\_\_\_\_ that would provide you with annual payments for life?
- What stands out most to you about your \_\_\_\_\_ experience?

27% of those who received the email responded. 70 ultimately became new members of the legacy society. 45 expressed interest in leaving a bequest. 62 expressed interest in making a life-income gift. 198 said they actually intended to leave a bequest. 5 said they intended to make a life income gift.

Clearly, the survey can be a communication tool that yields a high return on the investment of time and budget. Consider sending a survey to your constituents and see if it results in inquiries, gifts, and discoveries.

## **12. Tracking Results**

It is easy to work on a marketing piece for months, drop it in the mailbox, and promptly move on to the next thing. Making a marketing debrief standard should be part of the marketing process.

First and foremost, a charity needs to define what it considers a successful piece. It will vary by piece. The number of inquiries may be important for one piece while the number of gifts measures success for another. There are also some pieces that may be designed to plant the first seed.

Looking at different data points may help determine what is working and what is not. Drop dates can be particularly helpful. If a charity tends to send a similar piece each year, such as a charitable gift annuity mailer in the fall, it may see a different performance based on when it was sent. One institution sent a CGA piece in mid-September one year, then in mid-October the following year. The October one performed far better than the September mail date.

Looking at response rates in terms of percentages makes it easier to compare results when list sizes fluctuate. Creating data visualizations – charts and graphs – can also make it easier to digest data and spot patterns especially if you are looking at data over multiple years.

Do not be surprised to discover that something you did at a previous institution does not work at your current one. The giving vehicles don't change, but the constituency has. One gift planning officer worked at an institution where an appeal letter to reunion classes always produced results. At her next institution, the letter fell completely flat.

Celebrate the wins and recognize the failures. It's painful when a piece that took months of work does not produce results, but tracking results and looking at data will help you learn something from it.

The most important thing in planned giving marketing is having some fun! This is where you can let your creative side shine. If something in a piece you create catches your eye and makes you smile, there is a donor who will have the same reaction.

### **III. APPENDIX**

#### **Exhibit 1**

**“My planned gift helps me support the Tufts mission of patient-centered care.”**

**Dr. Robin Dretler, M78, A06P**, began his personal tradition of giving back to Tufts not long after his own graduation: “A scholarship helped me a great deal, so as soon as I started my practice, I began giving back the amount of that scholarship every year.” To celebrate his 40th TUSM reunion, he and his wife, **Muffie**, created an endowed scholarship for the medical school. A gift in their estate plans will add to their fund in the future.

The best part of his Tufts education, says Dr. Dretler, was a strong focus on the patient, beginning with a thorough patient history and exam. “I still emphasize this to my residents. It all starts with the patient.” Now a leading specialist in infectious disease in Atlanta, Georgia, Dr. Dretler has been voted “Top Doctor” in his field by *U.S. News & World Report* and *Atlanta Magazine* annually for the past 10 years.

Advances in medicine and technology are bringing tremendous benefits to patients and doctors, says Dr. Dretler, but when it comes to excellent care, nothing is more important than “that personal connection and commitment to the people in our care.” Through their lifetime support and the additional gift in their estate plan, Dr. Dretler and Ms. Michaelson are proud to extend the Tufts tradition of compassionate, patient-centered medicine to a new generation of physicians.



For more information on making a planned gift, please contact  
Tufts' Gift Planning Office: 888.748.8387  
[giftplanning@tufts.edu](mailto:giftplanning@tufts.edu) • [tufts.edu/giftplanning](http://tufts.edu/giftplanning)

Exhibit 2



Katya Tsaioun, NG99

I feel so privileged to be part of the Friedman School. I included the school in my will to give back to a place that transformed my life and to make sure that others have the same opportunity.

## Your Gift. Lasting Difference.

You, too, can include the Friedman School or HNRCA in your estate plan by:

- Giving a specific dollar amount or percentage of your estate through your will or trust
- Leaving a specific asset, such as stock or real estate
- Designating Tufts as a sole or partial beneficiary of a 401(k), IRA, or other retirement plan
- Naming Tufts as a beneficiary of a life insurance policy
- Recommending Tufts as a successor beneficiary of a donor advised fund



For more information, please contact our Gift Planning Office:  
888.748.8387 • giftplanning@tufts.edu • tufts.edu/giftplanning

Exhibit 3



## A GIFT FOR ALL SEASONS

| AGE | RATE |
|-----|------|
| 70  | 5.6% |
| 75  | 6.2% |
| 80  | 7.3% |
| 85  | 8.3% |
| 90+ | 9.5% |

\*Exact benefits will vary depending on timing of gift and number and ages of beneficiaries.

**CHARITABLE GIFT ANNUITY RATES\***

**CHARITABLE GIFT ANNUITY**

You can make a gift that offers quarterly income for life and supports Tufts in the future. Benefits include:

- Fixed payments for you and/or a loved one
- Flexibility to choose when payments begin
- The potential for tax-free income
- Tax savings, including an income tax deduction and a possible reduction in capital gains tax
- A meaningful way to support the area of Tufts that is important to you

The Charles Tufts Society

For more information, contact the Gift Planning Office.  
(888)-748-8387 • [giftplanning@tufts.edu](mailto:giftplanning@tufts.edu) • [tufts.edu/giftplanning](http://tufts.edu/giftplanning)

## Marketing Testamentary Gifts

### Exhibit 4

The Grécourt Society at 25

#### Celebrating a Quarter Century of Generosity

The Grécourt Society honors alumnae and friends who leave Smith bequests and other forms of planned and estate gifts

The year 2019 marks a landmark in Smith's history: the 25th anniversary of the founding of The Grécourt Society.

"An alumna once said to me, 'The Grécourt Society— isn't that a bit old?' " said Smith. "I was thinking of the bequests from Smith. Finally, in 1970, Sophia's will and testament was a stirring and present manifesto, a blueprint for women's education that remains relevant today."

I decided to make the following provision for the establishment and maintenance of an institution for the higher education of young women, with the design to furnish for my own sex means and facilities for their education and instruction which are afforded now in our College to young men. ... It is my opinion that by the education of women, what are called their "wrongs" will be redressed, their wages adjusted, their weight of influence in reforming the evils of society will be greatly increased, and their power as agents, as well as members of society, their power for good will be incalculably enlarged."

Many alumnas and friends have followed in Sophia's footsteps and given to Smith through their estate plans. In 1994, the college formally recognized this type of philanthropy by forming The Grécourt Society.



#### WHO BELONGS TO THE GRÉCOURT SOCIETY?

WE TRY TO SEE a fellow alumna wearing a diamond-like pin featuring the Grecourt Gates in gold against a blue background. She's one of the 2,225 living Grécourt Society members. The society also honors the 1,199 members no longer living whose gifts have been used to support their legacies.

This chapter is proud of over the past 25 years, Grécourt Society gifts have contributed more than \$450 million for scholarships, professorships, buildings, general operations and many other purposes; an astonishing collective expression of support.

#### FIVE THINGS MADE POSSIBLE AT SMITH BY THE GRÉCOURT SOCIETY

**1 THE CAMPUS CENTER CAFE.** **Cambridge, MA** Williams Child '34 left her Cambridge house to Smith College. The proceeds went to the Campus Center Cafe, serving delicious locally sourced meals.



**2 THE SHERRED CENTER FOR TEACHING AND LEARNING.** This vital new resource for faculty to hone their teaching skills, was endowed through a bequest from Kathleen Compton Sherred '54 and John J. F. Sherred.



**3 THE SCHUCHT CENTER FOR HEALTH AND WELLNESS.** Replacing the old infirmary, the Schucht Center was dedicated in 2015 and named in recognition of the bequest intention of Nancy Godfrey Schucht '36 and Henry Schucht.



**4 THE NANCY KELLY SHEPARD SCHOLARSHIP FUND.** Shepard established a charitable gift annuity that provided her income during her lifetime, then endowed this scholarship in her name. Grateful awardee Abigail Shrader '13 is pictured here.



**5 NEILSON LIBRARY.** Burton '37 left Smith a substantial unrestricted bequest. The college put some of this toward the renovation of Neilson. The ground-floor lobby will be named in Burton's honor.

Grécourt Society chair Pamela Smith Hearn '62 says, "When a member joins The Grécourt Society and makes a deferred gift, she not only benefits the college, but often benefits herself as well." For example, you can name Smith as beneficiary of your will or trust or revocable trust, or your IRA or trust fund. Here are some options:

- Establish a charitable gift annuity or charitable remainder trust, giving you a tax deduction and a steady income.
- Donate your home to Smith and retain the right to live in it. This provides a substantial tax deduction and a meaningful future gift to Smith, without changing your lifestyle.
- Many of these gifts can be counted toward class Reunion totals.

#### ONE SIMPLE WAY TO JOIN GRÉCOURT

More Grécourt Society members have named Smith as a beneficiary of an IRA or other retirement plan. This requires no lawyers and can save significant taxes. For example:



THE GRÉCOURT SOCIETY, Your Legacy to Future Generations of Smith Women  
OFFICE OF GIFT PLANNING | SMITH.PLANNEDGIVING.ORG | GIFT.PLANNING@SMITH.EDU | 800.324.2056, OPTION 6



## Marketing Testamentary Gifts

### Exhibit 5



If now's the time to create or update your estate plan, let us help. Our free [estate planning organizer](#) will help you compile your information, define your intentions, and make plans to support the people and organizations that mean the most to you.

Call or email us for your free estate planning organizer, or download it at [go.tufts.edu/organizer](http://go.tufts.edu/organizer).

If you would like to include a bequest to the **School of Medicine** in your plans, the Gift Planning Office is pleased to assist you. Or, if you have already done so, contact us so that we can say thank you and welcome you into the Charles Tufts Society.

Call: 888.748.8387  
Email: [giftplanning@tufts.edu](mailto:giftplanning@tufts.edu)  
Visit: [go.tufts.edu/giftplanning](http://go.tufts.edu/giftplanning)

### Exhibit 6

Welcome

The Grécourt Society

Planned Giving Chairs

Forms

Tip of the Week

Contact Us

Gift Plans

Personal Planning

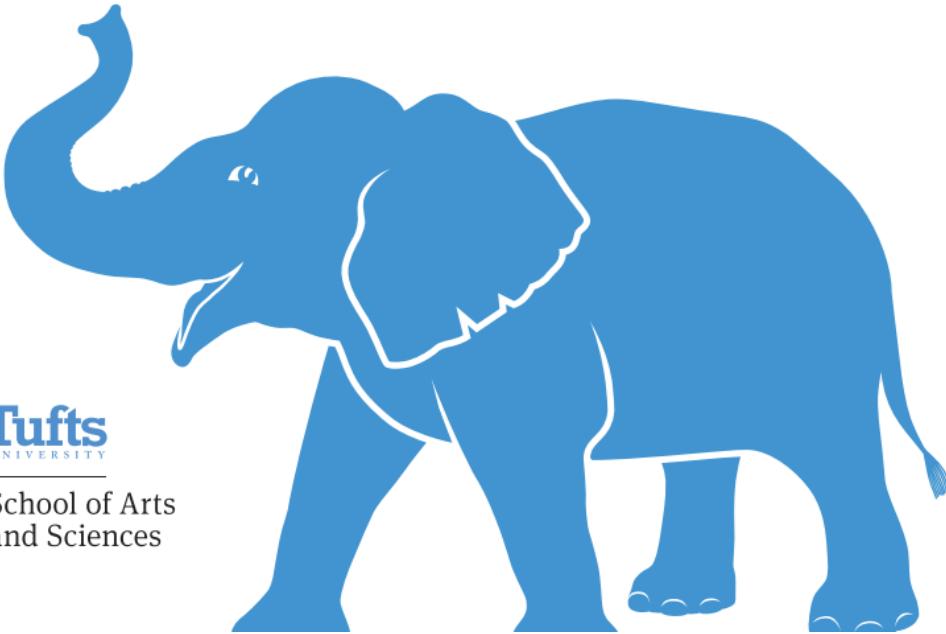
For Advisors & Estate Planners only

What is The Grécourt Match?

A gift that costs nothing during your lifetime

Exhibit 7

## Jumbos, raise your trunk if ...



**Tufts**  
UNIVERSITY

School of Arts  
and Sciences

... you included the School of Arts and Sciences in your future plans.

TUFTS UNIVERSITY  
GIFT PLANNING OFFICE  
80 GEORGE STREET, THIRD FLOOR  
MEDFORD, MA 02155

**Let us know.** We want to say **thank you** for your support and welcome you into the Charles Tufts Society. This society celebrates those who have included a gift in their estate plan, such as through a:

- Will or living trust
- 401(k), IRA, or other retirement plan
- Life insurance policy
- Donor advised fund successor beneficiary
- Charitable remainder trust

Members are invited to special events and can choose to be recognized or remain anonymous. Their thoughtful planning provides critical future support to every aspect of the school, including excellence in teaching, groundbreaking research, and life-changing financial aid.

**OR**

... you want to support the future of the School of Arts and Sciences.

The Gift Planning Office can help you **explore different options** from bequests to gifts that provide income in return.



Contact us:  
888-748-8387 | [giftplanning@tufts.edu](mailto:giftplanning@tufts.edu)  
[go.tufts.edu/legacysociety](http://go.tufts.edu/legacysociety)

### Exhibit 8

**Gifts anyone can make:**

# ESTATE PLANS AND BEQUESTS

By including Harvard Business School in your estate plan, you can have a lasting impact on the School's ability to fulfill its mission.

**Bequests/Estate Provisions**

You can include HBS in a bequest or estate provision in several ways:

- Give a specific dollar amount or a percentage of your estate
- Give stocks, bonds, real estate, or other property
- Name HBS as a residual beneficiary so that the School receives a bequest after all other bequests have been satisfied and final taxes paid

**Beneficiary Designations**

You can name HBS as the sole or a partial beneficiary of a retirement plan—such as a 401(k) or IRA—or a life-insurance policy. Or you can designate the School as the successor beneficiary of your donor-advised fund.

**Make an Impact**

Your gift can be directed to wherever it is needed most. Unrestricted gifts provide HBS with the flexibility to address core priorities and harness new ideas. Or you can designate your gift for a specific purpose, such as student financial aid, curriculum innovation, or faculty research. Contact the Office of Planned Giving or visit our website for suggested bequest language.

**Benefits**

- **Create a lasting legacy**  
By remembering the School in your estate plan, you will help HBS educate future leaders who make a difference in the world.
- **Achieve personal planning goals**  
Including HBS in your estate plan can help you fulfill your financial, tax, and estate planning goals.
- **Boost your class giving totals**  
If you are in your 50th reunion or later, your class and section can receive credit for the estimated amount of your bequest or estate provision.

## A Legacy for Tufts Athletics



**Make a Planned Gift to Help Our Future Jumbos Continue to Excel!**

The Tufts Department of Athletics plays a significant role in the mission of the university to provide a transformative experience for our students. Jumbo student-athletes pursue and achieve excellence on our fields, courts, and ice, as well as in our classrooms, laboratories, and greater Medford/Somerville communities. Athletics help Tufts' men and women become well-rounded, engaged students with the discipline and motivation to become leaders in their professions and society when they graduate.

I witness what it means to be a Jumbo daily, and I am humbled by the generosity of alumni and friends, like you, who embody that same spirit through your philanthropy, which provides vital support to our varsity, club, and intramural programs. There are so many ways you can support Jumbo athletics. From including the university in your will or naming it as a beneficiary of a retirement account to establishing a gift that provides you income for life, you can help our future Jumbos experience the joy and personal growth inherent in athletics participation.

Thank you for taking a few moments to discover how you can support Tufts Athletics and achieve your personal financial, tax, and estate planning objectives through the many gift planning options Tufts offers.

Excellence is Brown & Blue—Go Jumbos!

**John Morris**  
*Director of Athletics*

**WAYS TO SUPPORT TUFTS ATHLETICS THROUGH A PLANNED GIFT**

**A gift in your estate plan.** You can create a bequest in your estate plans by designating a specific dollar amount or a percentage of your assets to support Tufts Athletics. This gift may offer future tax savings, will not affect your current cash flow, and is generally revocable. Common types of estate gifts include:

- A gift by will or revocable/living trust, established when you create or update your plans

Sample wording: "I give the sum of \_\_\_\_\_ dollars (\$\_\_\_\_\_) OR \_\_\_\_\_ percent (\_\_\_\_%) to Trustees of Tufts College, of Medford, Massachusetts, for the general purpose and use of Tufts Athletics."

## Marketing Testamentary Gifts

### Exhibit 9

**SMITH COLLEGE | Gift Annuity Inquiry Form**

Contact us to learn more about how you can help change the future of Smith College and to request a complimentary, no-obligation illustration to show what your payments might be.

Name/Class: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_ Best way to contact me: \_\_\_\_\_

Annuity Amount: \$ \_\_\_\_\_ (\$10,000 required minimum.)  
Funding asset would be:  Cash  Stocks/Securities (cost basis, if known) \_\_\_\_\_  
Annuity type:  Immediate Payments  Deferred Payments (must be at least 12 months)  
If deferred, date I would like to begin receiving payments:  
I'd like an illustration for a  one-life or  two-life annuity.  
If two-lives, secondary annuitant:  
Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Relationship: \_\_\_\_\_

Can't decide on when you'd like to start receiving your payments? Contact us for information about a flexible deferred payment annuity.  
[www.smith.edu/giftplanning/gift-annuity](http://www.smith.edu/giftplanning/gift-annuity)

**SMITH COLLEGE  
Office of Gift Planning  
22 Brattle Street  
Northampton, MA 01060**

**GUARANTEED PAYMENT. IMMEDIATE IMPACT.**

How? Your gift annuity will qualify for The Grécourt Match! 10% of your gift will be matched to immediate financial aid (up to a limit of \$10,000.)

Office of Gift Planning | [smithplannedgiving.org/charitable-gift-annuity](mailto:smithplannedgiving.org/charitable-gift-annuity)  
[gift\\_planning@smith.edu](mailto:gift_planning@smith.edu) | (800) 241-2056, option 5

**SMITH COLLEGE**

**A guaranteed paycheck for life?**  
**What's not to like?**

  
Susan Thoresen '66

**SMITH COLLEGE | Gift Annuity Inquiry Form**

Contact us to learn more about how you can help change the future of Smith College and to request a complimentary, no-obligation illustration to show what your payments might be.

Name/Class: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_ Best way to contact me: \_\_\_\_\_

Annuity Amount: \$ \_\_\_\_\_ (\$10,000 required minimum.)  
Funding asset would be:  Cash  Stocks/Securities (cost basis, if known) \_\_\_\_\_  
Annuity type:  Deferred Payment Charitable Gift Annuity  
Date I would like to begin receiving payments (must be at least 12 months):  
I'd like an illustration for a  one-life or  two-life annuity.  
If two-lives, secondary annuitant:  
Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Relationship: \_\_\_\_\_

Can't decide on when you'd like to start receiving your payments? Contact us for information about a flexible deferred payment annuity.  
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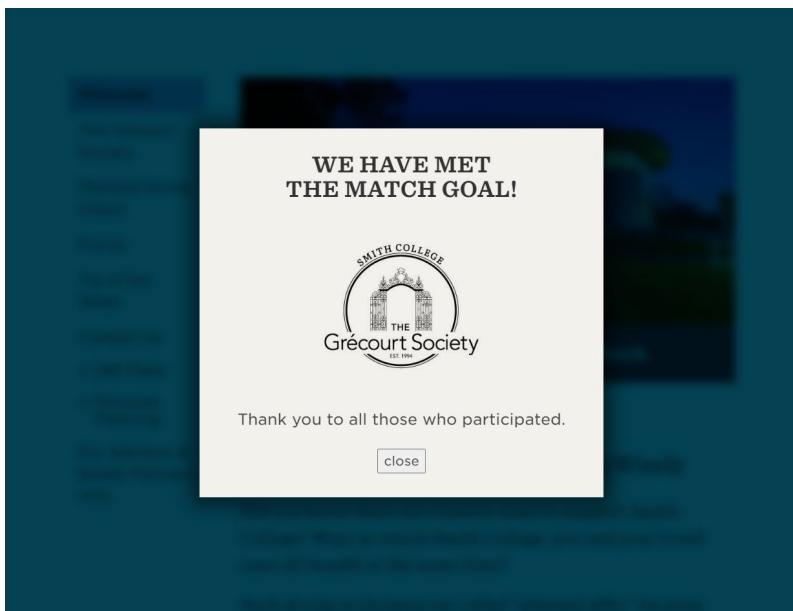
Office of Gift Planning | [smithplannedgiving.org/charitable-gift-annuity](mailto:smithplannedgiving.org/charitable-gift-annuity)  
[gift\\_planning@smith.edu](mailto:gift_planning@smith.edu) | (800) 241-2056, option 5

**SMITH COLLEGE**

**A guaranteed paycheck for life?**  
**What's not to like?**

  
Melissa Buttaro '96

Exhibit 10



**The Grécourt Society:**  
Your Legacy to Future Generations of Smith Women

Office of Gift Planning | [smith.plannedgiving.org](http://smith.plannedgiving.org)  
[giftplanning@smith.edu](mailto:giftplanning@smith.edu) | (800) 241-2056, option 5

 SMITH COLLEGE  
Office of Gift Planning  
33 Elm Street  
Northampton, MA 01063



**SMITH COLLEGE**  
**THE Grécourt Match**



**Make a Planned Gift to Smith, and a match of 10% will be allocated to financial aid now.**  
*A great way to make a difference now and later!*