

# Matures to Boomers

What Planned Giving Professionals Need to Know



**Presenter:**



## Cheryl Sturm

Director of Market Research  
The Stelter Company

- Over 30 years of global communications and marketing experience
- Prior to joining Stelter, worked for 10 years in the biotech industry, responsible for launching new ingredient products in North America, Japan, Korea and Indonesia
- Worked with Young & Rubicam Advertising's Midwest office as Senior Vice President—Account Group Director, building brands for clients such as John Deere Credit, Blue Cross Blue Shield and Lotto America
- B.A. in Secondary Education with an emphasis in economics from Westmar College

**Presenter:**



## Nathan Stelter

Vice President of Business Development and Marketing  
The Stelter Company

- Responsibilities include product development, strategic partnerships, marketing consultation, client services and corporate marketing
- Primary concentration is overseeing Stelter's consulting and marketing teams
- Assists Stelter's marketing consultants in the development of distinct marketing solutions that meet each nonprofit's unique planned giving needs
- Lecturer at national and regional industry meetings on gift planning marketing trends, relationship building skills, and cutting-edge donor and fundraising research
- Past board member of the National Capital Gift Planning Council (Washington, DC) and current member of the Mid-Iowa Planned Giving Council
- Graduate of the University of Iowa with a B.B.A. degree in marketing

# Agenda

- » Generation Definitions
- » Similarities
- » Differences



# Generational Divide



## Matures (Born 1925-1945)

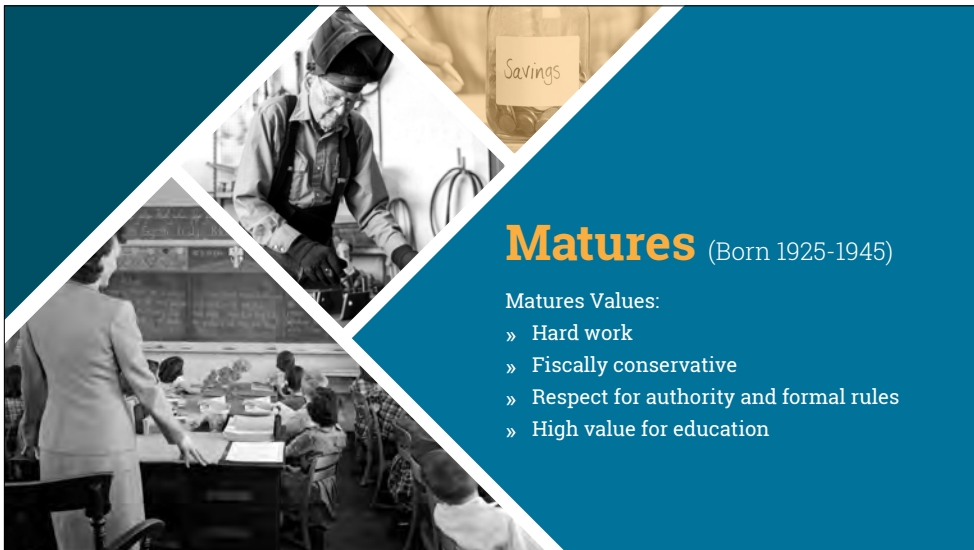
- » Comprise 5% of the US adult population
- » Children of the 1940s and 50's
- » Belief in top-down leadership
- » Respect for experience
- » Neat and conservative dress and appearance



## Matures (Born 1925-1945)

### Matures Values:

- » Hard work
- » Fiscally conservative
- » Respect for authority and formal rules
- » High value for education



## Matures (Born 1925-1945)

### Retirement Portfolio:

- » Stock
- » Real estate
- » Social Security
- » Pensions
- » Qualified retirement plans



## Boomers (Born 1946-1964)

Children of the 1960s and 70's

Challenge the status quo:

- » Political unrest - Vietnam
- » Civil rights
- » Sexual revolution
- » "Never trust anyone over 30"
- » Informal, favor casual dress and appearance



## Boomers (Born 1946-1964)

Boomers' values:

- » Optimism
- » Teamwork
- » Work ethic and personal gratification
- » Success and all its trimmings



## Boomers (Born 1946-1964)

Retirement Portfolio:

- » Cash
- » Real estate
- » Stocks & bonds
- » IRA's



## Why Boomers?

- » Comprise 39% of US adult population
- » Control 80% of the financial wealth in the US
- » Give 50% of individual philanthropic giving
- » Are one-third more generous than Matures at the same age
- » Will maintain wealth inequity for the next 20 years





## Matures and Boomers: Planned Giving Similarities




## Generational Similarities

- » Attach the same importance to donating to charity
- » Both volunteer with nonprofits at the same rate
- » More than 90% of both generations say they donated money to a nonprofit between August 2016 and August 2017
- » No significant difference in percentage by generation of those who have left a gift to a nonprofit in their will



## Generational Similarities

- » **One-third** of Matures and Boomers are using the internet to research charities they are considering giving a gift
- » More than **one-half** of frequent donors, and wealthier donors are using the internet to research charities they are considering giving a gift



## Make Your Planned Giving Website a Donor Experience

# Generational Similarities

- » Matures and Boomers give for emotional reasons over financial reasons by a factor of 5:1
- » Number one reason for donating "I give because it makes me feel good to help other people".

# Stories Trigger An Emotional Tie to Your Organization

**unicef**  
children first.

**Legacy Newsletter**

## Futures on Hold

Pursuing Education Amid the Syrian Conflict

**S**yria is one of the most dangerous places in the world to be a child. The ongoing conflict has forced over 2 million children in Syria and neighboring regions from their homes and schools. With the country's civil war now in its seventh year, the odds are increasingly stacked against children. Children like Manar and Dyana.

**Manar's Story**

When Manar and her family fled their home in Hama in 2011, she left behind much more than her belongings. She was the only child in her neighborhood. Manar, 12 years old at the time, lost her friends, her school and her sense of security.

For many Syrian parents, the choice of sending your children to school is one of life or death. The Manar father, keeping her children at home was the only way to protect them after years of conflict and multiple displacements.

"We wanted an easier time that I no longer had any friends," Manar says. "I used to cry because all day." Despite her pleas, she was unable to convince her father to let her re-enroll in school.

**Naps Returns**

The two-year stay of Hama ended in May 2014, allowing Manar's family to return to their partially damaged home in 2015. The neighborhood had been destroyed and her father and electricity, but despite the difficult living conditions, Manar's hope for continuing her education was renewed.

**Maximize Opportunities for Children**

There are many ways you can give a gift and help ensure that the world's children are not denied their human right to an education. Learn more with these helpful resources: [The Top-Seven Ways to Support a Child's Future](#), [Four Simple Ways That Save Children's Lives](#) and [The Personal Estate Planning Kit](#). Return the enclosed reply card today to request your free copies.

**Dyana's Story**

Through the life skills course, Manar improved her communication and negotiation skills, gaining self-confidence in the process. The training paid off at the beginning of the 2015 school year. Manar re-enrolled in grade 10 with her father's blessing.

"I think my greatest achievement after the course was convincing my father to let me continue my education."

That's when Manar met a UNICEF-supported teacher for the first time. Two UNICEF-supported centers had opened in Hama, and volunteers were speaking with young people about the programs the centers offered, including vocational training, language classes, and communication and life skills sessions. Manar was eager to sign up for an English course.

"Manar was one of the outstanding students in the English center," says Hisham, a volunteer with the team who visited Manar's home. "She told us about her struggle trying to enroll. I encouraged her to participate in our life skills sessions, hoping that she would gain the confidence to explain to her father why education is so important for her future."

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**Dyana spends her days in the fields working for mangoes.**

"I wish to go to school in the field under the sun because we need all the money we can get," she says.

The Bekaa Valley is a fertile agricultural area, and the demand for cheap labor is high. Syrian refugees who have restricted access to the labor market in Lebanon, which often forces children to become breadwinners. Children are paid less than adults, are not required to show identification papers or work permits and are less likely to know their rights.

The economic pressure forcing children like Dyana to drop schooling and enter the labor market pushes education further from reach. Dyana fears it's too late for her and that her dream of one day going to school will remain just that — a dream.

"I imagine a school to be very beautiful. With paintings of different boys and girls," she says.

Manar and Dyana's stories are the stories of more than 2 million Syrian children being in refugee across the border line. When you donate UNICEF's \$25 to us or other future financial plans, you ensure that UNICEF can continue to scale up services to ensure that the most marginalized children, like Dyana, can receive the most important education. Contact Karen Manager at (800) 468-4222 or [kmanager@unicef.org](mailto:kmanager@unicef.org) to learn more about the ways you can invest in this important work.

**"I was never enrolled in school back home, and I never learned how to read, she says. And now we get here. I didn't go to school as I needed to help my mother."**

Page 2 | Legacy Newsletter • Fall 2017 | [www.unicef.org/legacy](http://www.unicef.org/legacy)

## Generational Similarities

- » Both fear running out of money in retirement
- » 76% of Matures and 88% of Boomers would leave a gift to 3 or fewer charities
- » Less than 25% would consult with a financial advisor before making a gift decision



## Generational Similarities

- » Nearly 7 out of 10 donors prefer to give to local organizations over national or global nonprofits
- » Want their gift to make a meaningful impact on a personal level



## Use Personalization and Variable Data



FEEDING AMERICA

@hunger @give @charity @volunteer @2018 @2019

Dear **Salutation**,

The holidays are quickly approaching, the season when families gather and children dream big. For many people living in America, it's a time of abundance—it's also a time of waste.

During the holidays and year-round, an enormous amount of food is wasted in the United States. The food supply chain alone wastes about 72 billion pounds of healthy food each year. This, while 12 million people struggle with hunger—1 in 6 of food insecure persons experiencing it. **State** **statistics** **you** likely know someone who doesn't have enough to eat.

You can help. This holiday season, give a gift from your will to Feeding America!

At Feeding America, we're working hard to end hunger—**State** **statistics** **you** throughout the country. But a hunger-free America won't happen overnight. That's why I'm asking you to make a powerful, long-term commitment to bring nutritious food to people in need. Your future gift will fortify a network of more than 200 foodbanks. And you'll advance our food rescue program, which puts nutritious food destined for waste into the hands of people living hunger.

I hope you enjoy the enclosed issue of **Fighting Hunger Today and Tomorrow**, which shows how you can help lift the burden of hunger for future generations. Thank you for all that you do for Feeding America. You make our work possible.

Sincerely,

*Jessica Noe*


Jessica Noe  
Senior Manager, Development  
and Planned Giving

Regional Office  
25 So. Superior Street  
Chicago, IL 60601  
Tel: 312.463.5555  
feedingamerica.org



**P.S.** Do you know someone who feels passionate about ending hunger in America? Honor them with a gift from your will. Learn more in our free guide, *Give From the Heart With a Tribute Gift*. Simply return the enclosed reply card today!

- Personalized salutation
- Number of food insecure people
- State specific statistics
- State personalization



Stephen M. Schuch and Megan Ryan  
 Manager, Estate Plans | Foundation  
 American Friends Service Committee  
 1500 Cherry Street, Philadelphia, PA 19102-1477 | 215-241-7000 | afsc.org

Dear Stephen Schuch and Megan Ryan,

Every day we are grateful with thankful remembrance of why the world desperately needs the work of the American Friends Service Committee.

For 100 years, AFSC has heeded the call for help from people struggling against violence in their communities. From children and families here and around the world who deserve basic human rights and dignity, from prisoners living in inhumane cages, and from struggling leaders eager to promote justice and peace.

Now has the call felt more urgent, our commitment stronger, or our achievements more gratifying? Your support is key to maintaining this forward momentum.

**Gift information:** **AFSC is requesting that you make a restricted gift to AFSC.** **AFSC is requesting that you make a restricted gift to AFSC.** **AFSC is requesting that you make a restricted gift to AFSC.**

If you have already made a gift to AFSC in my lifetime, please let me know so I can support AFSC's future with a gift to my field or preferred plan.

If I have already received a gift to AFSC in my lifetime, please let me know so I can support AFSC's future with a gift to my field or preferred plan.

**Support lasting peace: receive lasting payments!**  
 Please allow us to continue to support you with a gift to AFSC.

How do you want to receive your gift? **Directly to AFSC** or **to my field or preferred plan**?

How do you want to receive your gift? **Directly to AFSC** or **to my field or preferred plan**?


How do you want to receive your gift? **Directly to AFSC** or **to my field or preferred plan**?

How do you want to receive your gift? **Directly to AFSC** or **to my field or preferred plan**?

**Personalized salutation**

**Personalized CGA rates, annual payments and deduction**

**Pre-populated reply card**



## Matures and Boomers: Planned Giving Differences

## Sector Preferences

- » Boomers are more likely than Matures to leave a future gift to Healthcare, Human Services and Medical Research nonprofits
- » Late Boomers are more likely to leave a future gift than Early Boomers to Healthcare and International Affairs nonprofits



## Restricted or Unrestricted? Sector Differences

- » Boomers are nearly 5 times more likely than Matures to make a restricted gift to Medical Research Nonprofits
- » Boomers are more than 10 times more likely than Matures to make a restricted gift to Healthcare and Human Services organizations



## Financial Concerns Plague Boomers

- » More than one-third of Matures are very satisfied with their savings and investments
- » Less than one in five Boomers are very satisfied with their savings and investments



## Boomers Fear Outliving Retirement Savings

- » 22% of Early Boomers are very satisfied with having enough money to retire
- » 13% of Late Boomers are very satisfied with having enough money to retire
- » Less than half of Boomers believe they will have enough money to meet their financial obligations after retirement



## Focus on Financial Peace-of-mind



A screenshot of an email from Douglas D. Hansen, dated Wednesday, October 4, 2017, at 10:32 AM. The email is titled "A Tax-Smart Way to Help Saint Mary's" and is addressed to Steve Shawhan. The main content of the email is a promotional message for Saint Mary's College of California, featuring a photo of the college's campus. The text in the email reads: "Discover a Gift That is Truly Win-Win | Unsubscribe" at the top, followed by the Saint Mary's College logo. Below the logo, it says "Receive Income for Life". The main body of the text states: "If you want to receive lifetime income in return for a gift to Saint Mary's College, one of the most flexible options is a Charitable Remainder Trust (CRT). CRTs can help you meet your financial goals and your family's needs while you make a significant contribution to Saint Mary's College." There is a red button that says "Get More Information". At the bottom, it asks "How Do Charitable Remainder Trusts Work?" and lists two bullet points: "• You transfer cash, securities or other appreciated property into a trust." and "• The trust sells the assets and uses the proceeds to pay income to you and/or other beneficiaries that you name, for life or for a term of years." The email interface shows standard icons for deleting, replying, applying, forwarding, attaching, moving, junking, and rules, as well as read/unread, categories, and follow-up options.



## Boomer Giving Motivation

*"I am always looking for new opportunities to create change for the better"*

- » Matures 8%
- » Early Boomers 17%
- » Late Boomers 26%



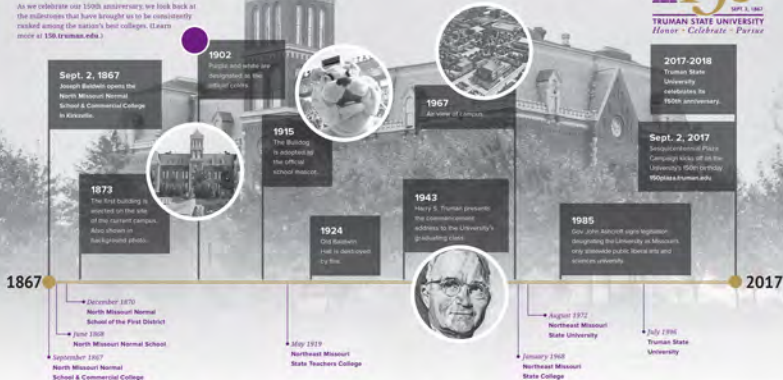
How are Planned Giving Dollars Used?

## Boomers Prefer Visuals



### The University THROUGH THE YEARS

As we celebrate our 150th anniversary, we look back at the milestones that have brought us to be consistently ranked among the nation's best colleges. (Source: [www.truman.edu](http://www.truman.edu))



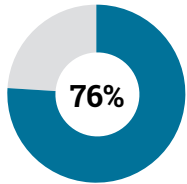
*What's in a Name?* "Truman State University" represents the school's seventh name—each a reflection of the institution's mission at the time. Review the names, set in purple, to see how we've changed.

## Estate Planning Importance

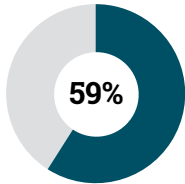
- » 74% of Matures believe a will is important
- » 55% of Early boomers believe a will is important
- » 48% of Late boomers believe a will is important



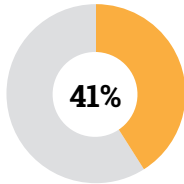
## Estate Planning Prevalence: Who's Got What? Will



Matures



Early Boomers

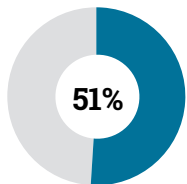


Late Boomers

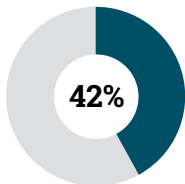


## Segment Estate Planning by Age

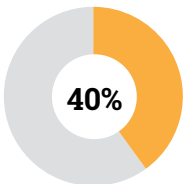
## Estate Planning Prevalence: Who's Got What? Beneficiary Designation IRA/401K



Matures

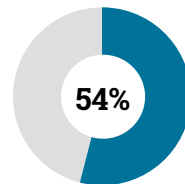


Early Boomers

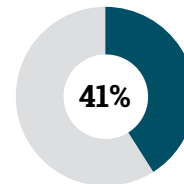


Late Boomers

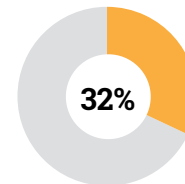
## Estate Planning Prevalence: Who's Got What? Joint Ownership of Property



Matures



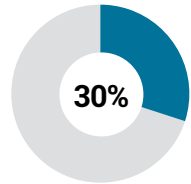
Early Boomers



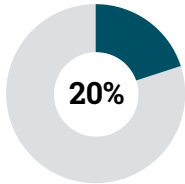
Late Boomers

Estate Planning Prevalence: Who's Got What?

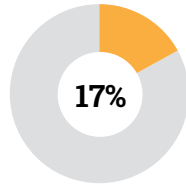
## Living Trusts



Matures



Early Boomers

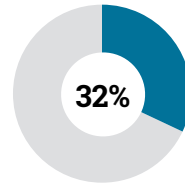


Late Boomers

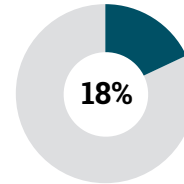


Estate Planning Prevalence: Who's Got What?

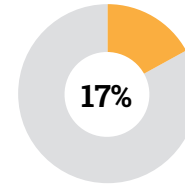
## Transfer on Death



Matures



Early Boomers

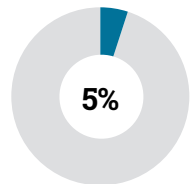


Late Boomers

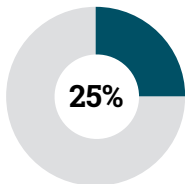


Estate Planning Prevalence: who's Got What?

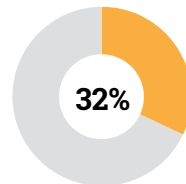
## Nothing



Matures



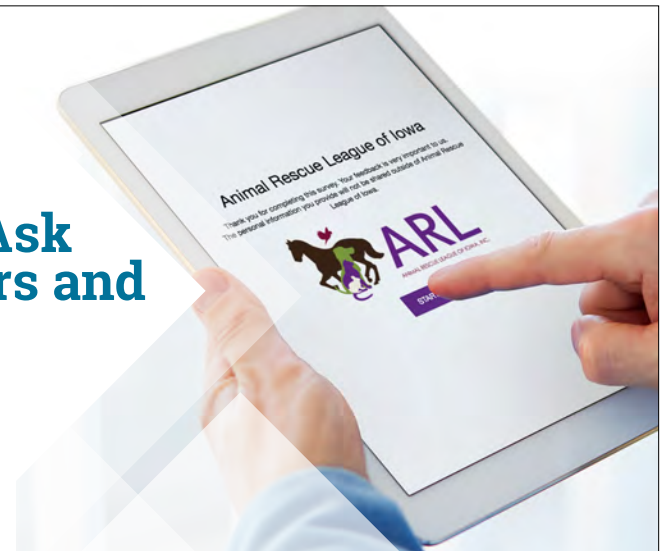
Early Boomers



Late Boomers



## It Pays to Ask Your Donors and Prospects



## Interest in Most Gift Types Differs

- » Boomers are five times more interested in CGAs than Matures
- » Boomers are three times more interested in CRTs than Matures
- » Late Boomers are nearly twice as interested than Early Boomers in tax benefits for donating homes or other property
- » Late Boomers are nearly twice as interested than Early Boomers in saving capital gains by giving stocks/bonds



## The Exception Honor and Tribute

Matures and Boomers are more than twice as interested in making an honor or tribute gift than any other gift type



**Need Another Reason to Part**

When you join the Pierre Monteux Society this season in a drawing to win two seats to a special concert event Room followed by MTT conducting Beethoven's Fifth concert of the 2014-15 season on Saturday, June 27, 2015.

### FAST FEEDBACK

**Please complete and return today. Thank you!**

	YES	NOT AT THIS TIME
I have included the Symphony as a beneficiary in my will or other estate plans and am interested in being included in the 700/700 Bequest Campaign.	<input type="checkbox"/>	<input type="checkbox"/>
I am interested in learning more about including the San Francisco Symphony as a beneficiary in my estate plans.	<input type="checkbox"/>	<input type="checkbox"/>
I would like to receive a copy of the FREE brochure: <i>Your Personal Guide to Gift Planning.</i>	<input type="checkbox"/>	<input type="checkbox"/>
I have enclosed \$_____ to support the Symphony today.	<input type="checkbox"/>	<input type="checkbox"/>

**THANK YOU**  
*for supporting symphonic music in the Bay Area!*

Name—(Please print): \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

We request your personal information contained here will be kept strictly confidential. It will not be sold, rented, loaned or otherwise disseminated and it will not be used in ways to which you have not consented.

#### ward to Future Audiences With a Special Holiday Gift to MTT and the Symphony

...to create your lasting impact on the Symphony as a participant in our 700/700 Campaign. It's a simple and powerful way to perpetuate special connections to the Symphony and provide financial support to future audiences and artists.

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**Thank You!**  
Specialty a partnership with you that is essential music in the Bay Area.

## What's Next? Don't Forget About Gen X

Will inherit wealth from Boomer parents

More likely than Matures or Boomers to give online

Will make larger gifts than the previous generations

Questions?



**Cheryl Sturm**

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Following  
The Webinar

In a few days you will receive an email giving you instructions on how to access:

- The recording.
- The presentation slides

[www.stelter.com/webinars](http://www.stelter.com/webinars)



Thank  
You!

